

This Instrument Prepared By:
James F. Burford, III
Suite 200, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:
J.L. JERMAN JR.
3640 VELMA DRIVE
POWDER SPRINGS, GA.
30073

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)
SHELBY COUNTY) **KNOW ALL MEN BY THESE PRESENTS:**

That in consideration of One Hundred Fifteen Thousand and No/100 Dollars (\$115,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CROSSBROOK PROPERTIES, THIRD SECTOR, AN ALABAMA GENERAL PARTNERSHIP (herein referred to as GRANTORS) do grant, bargain, sell and convey unto J. L. JERMAN, JR. and CAROL L. JERMAN (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama to-wit:

Tract 7, according to the survey of Crossbrook Farms, Third Sector, Revised, Revision of Lots 1, 2, 3, 4, 5, 7, and 8, as recorded in Map Book 13, Page 148 in the Probate Office of Shelby County, Alabama; Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes due in the year 1992 and thereafter. (2) Public utility easements as shown by recorded plat, including 50 feet Plantation Pipeline easement through lot as shown per plat and Deed Book 254, Page 515. (3) Rights of riparian owners in and to the use of lake. (4) Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Real 171, Page 847 in Probate Office. (5) ~~Reservation as to easement for ingress and egress as set out in Real 171, Page 847 in Probate Office.~~ (6) Declaration of Covenants, Conditions and Restrictions of Crossbrook Farms, Third Sector, Revised as recorded in Real 270, Page 717; Articles of Incorporation of Crossbrook Third Sector Homeowners Association, Inc. as recorded in Real 270, Page 742 and Incorporation Book 40, Page 456 in the Probate Office.

\$86,250.00 of the consideration recited herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned, CROSSBROOK PROPERTIES, THIRD SECTOR, AN ALABAMA GENERAL PARTNERSHIP has set its hand and seal, this 1 day of SEPTEMBER, 1992.

CROSSBROOK PROPERTIES,
THIRD SECTOR, AN
ALABAMA GENERAL PARTNERSHIP

By:

Randall H. Goggans

Its: General Partner

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RANDALL H. GOGGANS, whose name as General Partner of CROSSBROOK PROPERTIES, THIRD SECTOR, AN ALABAMA GENERAL PARTNERSHIP, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and seal this 1 day of SEPTEMBER, 1992.

J. F. M.
Notary Public

My Commission Expires: 3.1.94

Inst # 1992-19078

09/04/1992-19078
11:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 38.00