

This instrument was prepared by:

(Name) Courtney Mason & Associates, P.C.(Address) 100 concourse Parkway suite 350
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Douglas G. Christopher(Address) 106-A DAVID GREEN RD
B'ham 35244**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR****STATE OF ALABAMA**Shelby**COUNTY****KNOW ALL MEN BY THESE PRESENTS,**That in consideration of SIXTY FIVE THOUSAND AND NO/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,David J. Dern and wife, Vickie L. Dern

(herein referred to as grantors) do grant, bargain, sell and convey unto

Douglas G. Christopher and wife, Nika Q. Christopher(herein referred to as GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 2734, according to the Survey of Riverchase Country Club Twenty-seventh Addition Residential Subdivision as recorded in Map Book 11, Page 56, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

11/03/1992-25559
12:28 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 71.50

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 survivor of them in fee simple, and to the heirs and assigns of such survivor forever.

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

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 27th day of October, 19 92.

WITNESS

(Seal)_____
(Seal)_____
(Seal)David J. Dern
(Seal)Vickie L. Dern
(Seal)_____
(Seal)**STATE OF ALABAMA**Shelby**COUNTY****General Acknowledgment**I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that David J. Dern and wife, Vickie L. Dernwhose name are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.Given under my hand and official seal this 27th day of October A.D., 19 92My Commission Expires: 3-5-97

Notary Public