



american title insurance company

Send tax notice to:
Francis X. & Deborah F. Ritchie
103 Royal Chase Drive, Pelham, AL 35124

This instrument was prepared by 2119 - 3RD AVENUE NORTH • BIRMINGHAM, AL 35203 • (205) 254-8080

(Name) **ALAN BURDETTE, ATTORNEY**
12 - 24th Ave. N.W.

(Address) **BIRMINGHAM, AL 35218**
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
AMERICAN TITLE INS. CO., Birmingham, Alabama

STATE OF ALABAMA }
COUNTY OF } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One hundred fifty six thousand five hundred and no/100

to the undersigned grantor, H. Walker & Associates, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Francis X. Ritchie and Deborah F. Ritchie

(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, together with every contingent remainder and right of reversion, the following described real estate,
situated in Shelby County, Alabama.

Lot 11, according to the Survey of Royal Oaks, 5th Sector, a residential subdivision,
as recorded in Map Book 15, page 93, in the Probate Office of Shelby County, Alabama.
Being situated in Shelby County, Alabama.

Subject to easements, reservations and restrictions of record.

\$148,600.00 of the purchase price recited above was paid from the
proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-27330

11/18/1992-27330
10:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MJS 14.50

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, together with every con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances, H. Walker & Associates, Inc.

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant
and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Harold R. Walker
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 12th day of November 19 92

ATTEST:

H. Walker & Associates, Inc.
By *Harold R. Walker* President
Harold R. Walker

STATE OF Alabama }
COUNTY OF Jefferson }

a Notary Public in and for said County in said

I, Alan Burdette
State, hereby certify that Harold R. Walker
whose name as President of H. Walker & Associates, Inc.
a corporation, 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 the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as
the act of said corporation,

Given under my hand and official seal, this the 12th day of November 19 92

Alan Burdette
Notary Public