This instrument was prepared by

(Name) Anthony D. Snable, Attorney SEND TAX NOTICES TO: Frank A. Combs, III
2700 Highway 280 South, Suite 101 Chantal M. Combs

(Address) Birmingham, Al 35223

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

to the undersigned grantor. H. Walker and Associates, Inc.

(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

Frank A. Combs, III and Chantal M. Combs

(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, to-wit:

Lot 9, according to the Survey of Royal Oaks, Fourth Sector, Unit II, as recorded in Map Book 9, page 146, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

- 1. Advalorem taxes for the current tax year, 1993.
- 2. Easements, restrictions and reservations of record.

\$108,300.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1993-10038 04/13/1993-10038 08:59 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 MCD 12.50

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 contingent 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 encumbrances,

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,
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31 day of March 1993

ATTEST:

Secretary

Pts: Smold RWalker President

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF JEFFERSON

I,

the undersigned

a Notary Public in and for said County in said

State, hereby certify that
whose name as
President of H. Walker and Associates, Inc.
a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being the contents of the conveyance, and who is known to me, acknowledged before me on this day that, being the contents of the conveyance, and who is known to me, acknowledged before me on this day that, being the conveyance of the conveyance, and who is known to me, acknowledged before me on this day that, being the conveyance of the conveyance of

Given under my hand and official seal, this the 31

Anthony D. Snable

Marck

Notary Public

MY COMMISSION EXPIRES: 10-21-95