

This instrument was prepared by

Send Tax Notice To: Jim Palmer

(Name) Lamar Ham

name

4017 Shandwick Lane

address

(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209 Birmingham, AL 35242  
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED NINETY SIX THOUSAND AND NO/100-----  
-----DOLLARS (\$296,000.00)

to the undersigned grantor, Cross Homebuilders, 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 Jim Palmer and wife, Josephine Palmer

(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, AL to-wit:

Lot 10, according to the Survey of Greystone, 1st Sector, Phase IV, as recorded in Map Book 15, Page 107 in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Together with the non-exclusive easements to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions, and Restrictions dated November 6, 1990, and recorded in Real 317, Page 260, and First Amendment to Greystone Residential Declaration of Covenants and Conditions and Restrictions recorded in Real 346, page 942.

Subject to current taxes, easements, restrictions and covenants of record, mineral and mining rights.

\$ 210,000.00 of the purchase price was provided by a mortgage loan closed simultaneously herewith.

Inst # 1993-13971

05/14/1993-13971  
03:02 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 92.50

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, Andrew W. Cross who is authorized to execute this conveyance, has hereto set its signature and seal, this the 3rd day of May

19 93

Cross Homebuilders, Inc.

ATTEST:

By Andrew W. Cross, President

STATE OF Alabama  
COUNTY OF Jefferson }

I, Lamar Ham  
State, hereby certify that Andrew W. Cross  
whose name as President of Cross Homebuilders, 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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 3rd day of May 1993

Lamar Ham

Notary Public

MY COMMISSION EXPIRES NOVEMBER 9, 1998