

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

SEND TAX NOTICE TO:

Lawrence S. Banks
5005 Little Turtle Dr.
Birmingham, AL 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One hundred sixteen thousand and no/100 (\$116,000.00) to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

Sabina M. Lee and Billy K. Huh, husband and wife,

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

Lawrence S. Banks and Michelle Merlin

(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 10, Block 13, according to the Survey of Broken Bow South, as recorded in Map Book 11, Page 82, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to all reservations, restrictions, covenants or easements of record or obtained through use.

\$92,800.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 stated 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 said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

Inst # 1993-15800
06/02/1993-15800
12:21 PM CERTIFIED

SHELBY COUNTY JUDGE BE. PROBATE

1993-15800

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s)
and seal(s) this 28th day of May, 1993.

Sabina M. Lee
Sabina M. Lee

Billy K. Huh
Billy K. Huh

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for
said County, in said State, hereby certify that Sabina M. Lee and
Billy K. Huh, husband and wife, whose names 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 seal this 28th day of May, 1993.

[Signature]
Notary Public

MY COMMISSION EXPIRES: 2/23/96

Inst # 1993-15800

06/02/1993-15800
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HJS 32.50