

THIS INSTRUMENT PREPARED BY:
James R. Moncus, Jr.
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

SEND TAX NOTICE TO:
Kevin Joseph Overlaur
1840 Tecumseh Trail
Pelham, Alabama 35124

Inst # 1993-17903

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 Six Thousand Two Hundred Fifty (\$106,250.00) Dollars to the undersigned grantor (whether one or more, in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,

STEVEN REARDON AND WIFE, ANNE ACTON-REARDON

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

KEVIN JOSEPH OVERLAUR AND LORI ANN OVERLAUR

(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 Shelby County, Alabama, to-wit:

Lot 31-A, according to a resurvey of Lots 5, 15, 16, 17, 27 2, 31 and 32, Indian Hills, First Sector, as recorded in Map Book 5, Page 104, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.


Subject to all easements, restrictions, and rights-of-way of record.

\$102,691.00 the above recited purchase price was paid from 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, his, her or 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.

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


Steven Reardon
06/18/1993-17903
01:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 13.00

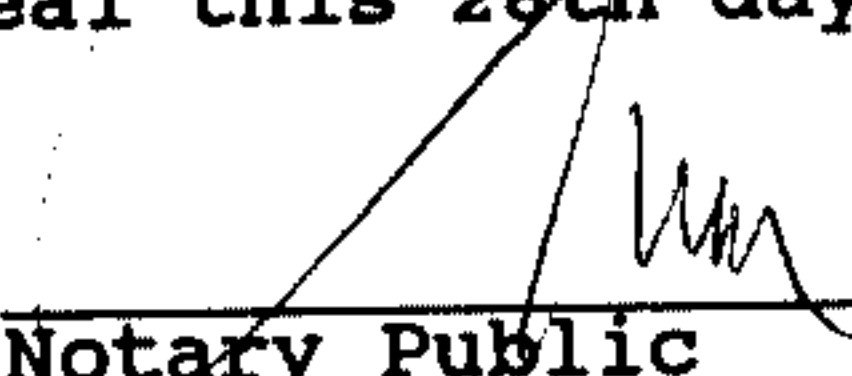

Anne Acton-Reardon

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steven Reardon and wife, Anne Acton-Reardon, whose names are signed to the foregoing conveyance and who are know 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.



Notary Public
James R. Moncus, Jr.
My Commission Expires: 2/23/96

Inst # 1993-17903

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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 13.00