Send Tax Notice To:

Kenley T. Coward

3312 Blue Bell Lane
Birmingham, AL 35242
PID# 58-10-1-02-0-002-024

## WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of

One Hundred Nine Thousand Nine Hundred and 00/100'S \*\*\* (\$109,900.00) to the undersigned Grantor(s), in hand paid by the Grantee(s) herein, the receipt whereof is acknowledged, I or we,

Milton Everett Miller, III and Mary K. Miller, husband and wife (hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell and convey unto

Kenley T. Coward and Lori U. Coward

(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 4, in Block 8, according to the Plat of Kerry Downs, a subdivision of Inverness, as recorded in Map Book 5 page 135 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

\$104,400.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Subject to ad valorem taxes for 1993 and subsequent years not yet due and payable.

Subject to covenants and restrictions, building lines, easements and rights of way of record.

**TOGETHER WITH** all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

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; it being the intention of the parties to this conveyance, that, unless the joint tenancy hereby created is severed or terminated during the joint lives of the GRANTEES herein, in the event one GRANTEE herein survives the other, the entire interest in fee simple in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and his/her/their heirs, executors and assigns shall, warrant and defend the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

11154 1993-27100

O9/O4/1993-27100 11:28 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 MCD 16.50 IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 30th day of July, 1993.

Milton Everett Miller, III

Mary K. Miller

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Milton Everett Miller, III and Mary K. Miller, husband and wife whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 30th day of July, 1993.

NOTARY PUBLIC

MY COMMISSION EXPIRES:09/21/94

(AFFIX SEAL)

Inst # 1993-27100

93287SH

This instrument prepared by:

W. Russell Beals, Jr., Attorney at Law

BEALS & ASSOCIATES, P.C.

#10 Inverness Center Pkwy., Suite 110

Birmingham, AL 35243

09/04/1993-27100 11:28 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 NCD 16.50