name

(Name) William H. Halbrooks, Atty

1116 Lake Point Court

Hoover, Alabama 35244 (Address) 704 Independence Plaza, Birmingham, AL 35209 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 TWENTY ONE THOUSAND AND NO/100------

_____(\$221,000.00)

to the undersigned grantor, Concept Development Company Inc.

a corporation.

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(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 Rick N. Lathan and wife, Anne S. Lathan

(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 2051, according to the Survey of Lake Point Estates, 1st Addition, as recorded in Map Book 17, Page 14, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$160,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

inst # 1993-30478

10/04/1993-30478 11:54 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI MCD 69.50

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 Vice President, Patrick J. Natter who is authorized to execute this conveyance, has hereto set its signature and seal, this the 10th day of September Concept Defelopment Company Inc.

1993

ATTEST:

Patrick J. Natter, Vice President

Alabama STATE OF COUNTY OF Jefferson

William H. Halbrooks

a Notary Public in and for said County in said

Patrick J. Natter State, hereby certify that of Concept Development Company Inc. Vice President whose name as 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,

10th

Given under my hand and official seal, this the

day of

Şeptember

Notary Public