

This instrument was prepared by

Courtney Mason & Associates PC
100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of THREE HUNDRED FORTY THOUSAND & NO/100---- (\$340,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, David M. Ostrowski and wife, Patricia W. Ostrowski (herein referred to as grantors), do grant, bargain, sell and convey unto Michael L. Cloyd and wife, Kimberly H. Cloyd (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

A parcel of land situated in the SW 1/4 of the NE 1/4 of Section 29, Township 19 South, Range 2 West, being more particularly described as follows: Begin at the Southeast corner of the SW 1/4 of the NE 1/4 of Section 29, Township 19 South, Range 2 West, in Shelby County, Alabama; thence Northerly and along the East line of said SW 1/4 a distance of 555.0 feet; thence 101 deg. 25 min. to the left 417.20 feet to the center line of a 50 foot road; thence 89 deg. 22 min. to the left and along the said center line 112.06 feet to the P.C. of a curve curving to the left and having a radius of 335.0 feet; thence along the arc of said center line a distance of 284.79 feet to the P. T. of said curve; thence along the center line tangent to said curve a distance of 176.66 feet to the P. C. of a curve curving to the right and having a radius of 85.0 feet; thence along the center line arc of said curve to an intersection with the South line of said SW 1/4 of the NE 1/4; thence Easterly and along said South line of said SW 1/4 of the NE 1/4 to the point of beginning; less and except that portion of the road right of way lying Northeasterly of the center line of road described; being situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$306,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

*Ostrawski and Ostrowski are one and the same

GRANTEES' ADDRESS: 200 Indian Crest Drive, Pelham, Alabama 35124.

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, 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, we have hereunto set our hands and seals, this 27th day of October, 1993.


David M. Ostrowski (SEAL)


Patricia W. Ostrowski (SEAL)

Inst # 1993-34113

11/01/1993-34113
10:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 45.00

Inst # 1993-34113

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State, hereby certify that David M. Ostrowski and wife, Patricia W. Ostrowski 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 official seal this 27th day of October A.D., 1993

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

Notary Public

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