

This instrument was prepared by:
(Name) Courtney H. Mason, Jr.
(Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:
(Name) Gerald R. Lovoy
(Address) 109 St. Charles Drive
Helena, Alabama 35080

REC-38252

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

Shelby COUNTY

} KNOW ALL MEN BY THESE PRESENTS, \$128,413.00

That in consideration of One Hundred Twenty Eight Thousand Four Hundred Thirteen and no/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, James D. Mason d/b/a Mason Construction (herein referred to as grantors) do grant, bargain, sell and convey unto Gerald R. Lovoy and wife, Rhonda L. Lovoy

(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 6, according to the survey of St. Charles Place, as recorded in Map Book 17 Page 6 in the office of the Judge of Probate of Shelby County; being situated in Shelby County, Alabama.

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

\$115,200.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

This property is not the homestead property as defined by the code of Alabama.

Inst # 1993-38252

12/01/1993-38252
02:22 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 22.00

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.

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

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 24th day of November, 19 93

WITNESS

(Seal)

(Seal)

(Seal)

James D. Mason d/b/a Mason Construction (Seal)
BY: [Signature] (Seal)
James D. Mason (Seal)

STATE OF ALABAMA

Shelby COUNTY

} General Acknowledgment

I, the undersigned _____, a Notary Public in and for said County, in said State, hereby certify that James D. Mason d/b/a Mason Construction whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of November A.D., 19 93

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

Notary Public