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This instrument was prepared by:  
(Name) Mitchell A. Spears  
(Address) P.O. Box 119  
Montevallo AL 35115

Send Tax Notice to:  
(Name) Kevin M. Hughes and Kelli B. Hughes  
(Address) P.O. Box 283  
Montevallo, AL 35115

**CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA }  
SHELBY COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of TEN THOUSAND and 00/100----- (\$10,000.00)----- DOLLARS

to the undersigned grantor J. P. Kelly, President of Merchants & Planters Bank a corporation,

(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 Kevin M. Hughes and wife, Kelli B. Hughes

(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 7, according to the survey of Shoal Creek Highlands, First Sector, as recorded in Map Book 13 page 39 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

**SUBJECT TO:**

Property taxes for 1995 and subsequent years.

Mineral and mining rights are not insured.

Public easements as shown by recorded plat, including 20 feet on the Southerly side and 60 feet on the Easterly side for right of way.

Restrictions, covenants and conditions as set out in instrument(s) recorded in Real 339 page 410 in Probate Office.

Agreement with Alabama Power Company as to underground cables recorded in Real 210 page 425 and covenants pertaining thereto recorded in Real 20 page 424 in Probate Office.

PURCHASE MONEY FIRST MORTGAGE IN FAVOR OF MERCHANTS & PLANTERS BANK EXECUTED BY GRANTEES ON EVEN DATE HERewith, IN THE SUM OF \$8,500.00.

Inst # 1994-32317

10/28/1994-32317  
10:44 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns 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 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 itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it 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 J. P. Kelly President, who is authorized to execute this conveyance, has hereto set its signature and seal(s) this \_\_\_\_\_ day of October, 1994.

ATTEST:

Secretary

Merchants & Planters Bank

By J. P. Kelly  
J. P. Kelly, Its President

STATE OF ALABAMA }  
SHELBY County }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that J. P. Kelly, whose name as President of Merchants & Planters Bank, 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), (she), as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 27th day of October, A.D. 1994

My Commission Expires:

Notary Public

Inst # 1994-32317