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This instrument was prepared by:

(Name) Courtney Mason & Assoc. PC

(Address) PO BOX 360187

Birmingham, AL 35236-0187

Send Tax Notice to:

(Name) William C. Cummins

(Address) 709 Colonial Drive

Alabaster, AL 35007

**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 Thirty Seven Thousand Nine Hundred and no/100ths-----\$37,900.00 DOLLARS

to the undersigned grantor Park Place Development, Inc.

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

William C. Cummins and wife, Leslie Hays Cummins and Frank Hays

(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 29, according to the amended plat of Emerald Lake - Plat No. 1 as recorded in Map Book 19 page 73 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

All of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

Inst # 1995-08143

03/31/1995-08143  
09:09 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NCD 11.00

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 \_\_\_\_\_ President, who is authorized to execute this conveyance, has hereto set its signature and seal(s) this 24th day of March, 19 95.

ATTEST:

Secretary

Park Place Development, Inc.

By

Stephen H. Lee President

STATE OF ALABAMA

Shelby

County }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen H. Lee, whose name as President of Park Place Development, Inc., 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 24th day of March, A.D., 1995.

My Commission Expires:

Notary Public