

This instrument was prepared by  
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ATTORNEY AT LAW  
143 Main, P.O. Box 119 205/665-5102  
Montevallo, AL 35115-0091 205/665-5076

Send Tax Notice to: Fulton R. Ramsay and  
(Name) Lisa H. Ramsay  
(Address) 370 MILGRAY LANE  
CALEBA, AL 35040

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

STATE OF ALABAMA

SHELBY

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixteen Thousand, Nine Hundred and 00/100, (\$16,900.00)----- DOLLARS  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Joe Killingsworth, a married man  
(herein referred to as grantors) do grant, bargain, sell and convey unto

Fulton R. Ramsay and wife, Lisa H. Ramsay  
(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 20, according to the survey of Southern Hills, Sector 6, Phase II as recorded in  
Map Book 18, Page 79 in the Probate Office of Shelby County, Alabama. Situated in  
Shelby County, Alabama.

SUBJECT TO:

MORTGAGE TO FIRST ALABAMA BANK IN THE SUM OF \$100,000.00, EXECUTED BY GRANTEES ON  
EVEN DATE HERewith.

Property taxes for 1995 and subsequent years.

Mineral and mining rights are not insured.

30-foot building set back line from Milgray Lane and West Milgray as shown on recorded  
map of subdivision.

Permit to Alabama Power Company recorded in Deed Book 222, Page 40 in the Probate  
Office of Shelby County, Alabama.

Restrictive covenants as recorded in Instrument No. 1994-18720 in the Probate Office.

THE REAL ESTATE HEREINABOVE DESCRIBED DOES NOT CONSTITUTE THE HOMESTEAD OF GRANTOR,  
NOR THAT OF HIS SPOUSE, NEITHER IS IT CONTIGUOUS THERETO.

Inst # 1995-09099

04/07/1995-09099  
03:56 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
001 MCB 9.50

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 for 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 5th  
day of April, 19 95

WITNESS

(Seal)

Joe Killingsworth  
Joe Killingsworth

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

SHELBY

COUNTY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State,  
hereby certify that Joe Killingsworth  
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 5th day of April A.D., 19 95

My Commission Expires: 9/97

M A Spears  
Notary Public

Inst # 1995-09099