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This instrument was prepared by

Courtney Mason & Associates PC 1904 Indian Lake Drive, Ste 100 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 ONE HUNDRED TWENTY EIGHT THOUSAND NINE HUNDRED & NO/100---- (\$128,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, Ronny Landrum d/b/a Landrum and Builders (herein referred to as grantors), do grant, bargain, sell and convey unto Cynthia D. Locarno and husband, Ricky Locarno (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 right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 4, according to the Survey of Forest Hills, 1st Sector, as recorded in Map Book 19 page 46 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$88,900.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 100 Forest Hills Terrace Alabaster, Alabama 35007

THIS PROPERTY IS NOT THE HOMESTEAD PROPERTY OF RONNY LANDRUM DBA LANDRUM BUILDERS AS DEFINED BY THE CODE OF ALABAMA.

RONNY LANDRUM IS ONE AND THE SAME AS RONNY LANDRUM DBA LANDRUM BUILDERS.

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 21st day of July, 1995.

LANDRUM DBA LANDRUM BUILDERS

RONNY LANDRUM 07/24/19/95-19479

12:20 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

48.50 OO1 HCD

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 Ronny Landrum d/b/a Landrum and Builders whose name is signed to the foregoing conveyance, and who As 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 beare date.

Given under my hand and official seal this 21st day of July A.D., 1995

COURTNEY H. MASON, JR. MY COMMISSION EXPIRES 3/5/99

- Notary Public