SEND TAX NOTICE TO: ALAN P. MCCLOSKEY 105 Lake Terrace Alabaster, AL 35007

This instrument was prepared by

(Name) Holliman, Shockley & Kelly 2491 Pelham Parkway

(Address) Pelham, AL 35124

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALASAMA, Sirmingham, Alabama

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Thousand Nine Hundred and no/100------

a corporation, FIRST TAM, INC. to the undersigned grantor, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the in said GRANTOR does by these presents, grant, bargain, sell and convey unto

ALAN P. MCCLOSKEY AND WIFE, DINA M. MCCLOSKEY

(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, Shelby County, Alabama to-wit: situated in

Lot 34, according to the Survey of Lake Terrace, as recorded in Map Book 19, Page 153, in the Probate Office of Shelby County, Alabama. Minerals and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1995 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

95,850.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1995-23590

08/28/1995-23590 08:47 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DO1 HCD

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that 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.

President, JOHN W. BUTLER IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 17th day of August 19 95

ATTEST:

By JOHN W. BUTLER President

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STATE OF ALABAMA COUNTY OF SHELBY

a Notary Public in and for said County in said the undersigned authority State, hereby certify that JOHN W. BUTLER FIRST TAM, 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, 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 the 17th

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Notary Public