

This instrument was prepared by

(Name) Larry L. Halcomb

(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209 Helena, AL 35080
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Send Tax Notice To: Sherman Keith Cummings

name
822 Stoneridge Drive
address

STATE OF ALABAMA
COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THIRTY SEVEN THOUSAND FIVE HUNDRED NINETY ONE AND 25/100-----DOLLARS (\$137,591.25)

to the undersigned grantor, Fieldstone Construction and Mortgage, Inc.

(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Sherman Keith Cummings and wife, Chris L. Cummings a corporation,

(herein referred to as GRANTEEES) 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, AL to-wit:

Lot 315, Phase I of Fieldstone Park, Third Sector, as recorded in Map Book 18, Page 113 A & B, in the Probate Office of the Judge of Probate of Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1995.

Subject to restrictions, 30 foot building line, and easement, of record.

\$ 130,650.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-24956

09/08/1995-24956
12:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 15.50

TO HAVE AND TO HOLD, To the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Denney Barrow who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of August 1995

ATTEST:

Fieldstone Construction and Mortgage, Inc.

By Denney Barrow
Denney Barrow, Vice President

STATE OF Alabama
COUNTY OF Jefferson

I, Larry L. Halcomb

a Notary Public in and for said County in said

State, hereby certify that Denney Barrow

whose name as Vice President of Fieldstone Construction and Mortgage, 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 31st day of August 1995

Larry L. Halcomb
Notary Public

My Commission Expires
January 23, 1998

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