FRED F. PHILLIPS & FRANCES W. PHILLIPS 133 Summerbrook Lane Alabaster, AL 35007 This instrument was prepared by Holliman, Shockley & Kelly

(Name) 2491 Pelham Parkway

(Address) Pelham, AL 35124 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Sirmingham, Alabama

SEND TAX NOTICE TO:

STATE OF ALABAMA COUNTY OF SHELBY KNOW ALL MEN BY THESE PRESENTS,

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

DORER CONSTRUCTION COMPANY, INC. (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

FRED F. PHILLIPS and wife, FRANCES W. PHILLIPS

(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 centingent remainder and right of reversion, the following described real estate, Shelby County, Alabama to-wit: situated in

Lot 10, according to the Survey of Summer Brook, Sector I, as recorded in Map Book 18, Page 74 in the Probate Office of Shelby County, Alabama.

(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.

\$ 100,000.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

-Inst # 1995-29916

10/19/1995-29916 09110 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 MCD

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.

A. L. Dorer President,

ATTEST:

A. L. DORER

STATE OF Alabama COUNTY OF Shelby

a Notary Public in and for said County in said

I, the undersigned authority DORER CONSTRUCTION COMPANY, INC. State, hereby certify that A. L. Dorer 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 29th September the act of said corporation,

Given under my hand and official seal, this the

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