

Send Tax Notice To:

Charles M. Monroe
14 South Forty Road
Alabaster, Alabama 35007
PID# 22-4-18-0-000-002-015

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

STATE OF ALABAMA
Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of
One Hundred Five Thousand and 00/100 (\$105,000.00)
to the undersigned Grantor(s) , in hand paid by the Grantee(s) herein, the receipt whereof is
acknowledged, I or we,

James Ronald Duncan and Susan Capri Duncan, husband and wife

(hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell
and convey unto

Charles M. Monroe and Janelle E. Monroe

(herein referred to as Grantees), for and during their joint lives and upon the death of any or
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 14, according to the Survey of South Forty, as recorded in
Map Book 11, Page 102, in the Probate Office of Shelby County,
Alabama.**

\$ 84000 of the above recited consideration was paid from the proceeds of a
mortgage loan of even date executed simultaneously herewith.

Subject to Ad Valorem taxes for the year 1996 and subsequent years not yet due
and payable.

Subject to covenants and restrictions, building lines, easements and rights of
way of record.

Subject to Mineral and Mining rights of record and all rights and privileges
incident thereto.

NOTE: Map Book 11, Page 102 shows the following reservation: Sink Hole Prone Areas-The
Subdivision shown hereon including lots and streets, lies in an area where natural lime sinks
may occur. Shelby County, the Shelby County Engineer, the Shelby County Planning
Commissioner, and the individual members thereof and all other agents, servants or employees
of Shelby County, Alabama, make no representations that the lots and streets are safe or
suitable for residential construction, or for any other purpose whatsoever. "Area underlain by
limestone and thus may be subject to lime sink activity."

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and
appurtenances thereto belonging or in anywise appertaining.


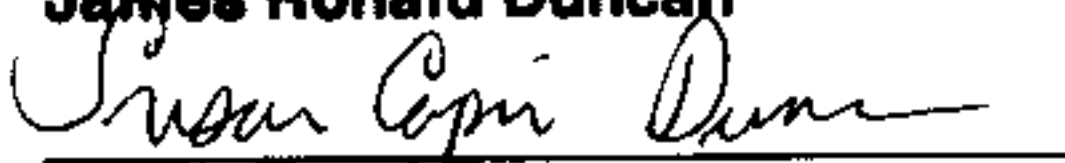
TO HAVE AND TO HOLD, To the said Grantees, for and during their joint lives and
upon the death of any or either of them, then to the survivor of them in fee simple, and to the
heirs and assigns of such survivor forever; it being the intention of the parties to this
conveyance, that, unless the joint tenancy hereby created is severed or terminated during the
joint lives of the **GRANTEES** herein, in the event one **GRANTEE** herein survives the other,
the entire interest in fee simple in and to the property described hereinabove shall pass to the
surviving **GRANTEE**, and if one does not survive the other, then the heirs and assigns of the
GRANTEES herein shall take as tenants in common.

And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with
said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee
simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they
has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and
his/her/their heirs, executors and assigns shall, warrant and defend the same to the said
Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all
persons.

11/01/1995-31486
01:48 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 32.00

Inst # 1995-31486

1
IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this **31st** day of **October, 1995**.


James Ronald Duncan

Susan Capri Duncan

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **James Ronald Duncan and Susan Capri Duncan, husband and wife** whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this **31st** day of **October, 1995**.


NOTARY PUBLIC
MY COMMISSION EXPIRES: **09/21/98**

(AFFIX SEAL)

OUR FILE NO.: **95113RB**

This instrument prepared by:

W. Russell Beals, Jr., Attorney at Law
BEALS & ASSOCIATES, P.C.
200 Cahaba Park South, Suite 125
Birmingham, AL 35242

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