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This instrument was prepared by:

(Name) Courtney Mason & Associates, P.C.  
(Address) 1904 Indian Lake Drive, Suite 100  
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Curtis E. Howard, Jr.  
(Address) 2085 Old Highway 280  
Chelsea, Alabama 35043

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

STATE OF ALABAMA

Shelby

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Fifty-Seven Thousand and No/100ths (\$57,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,  
Michael H. White, a married individual  
(herein referred to as grantors), do grant, bargain, sell and convey unto

Curtis E. Howard, Jr. and Shannon L. Collins, single individuals  
(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in  
Shelby County, Alabama, to-wit:

See Attached Exhibit A for Legal Description

\$55,250.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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

Subject property does not constitute the homestead of the Grantor herein, or his spouse, as defined by the Code of Alabama.

Inst. # 1995-32622

11/13/1995-32622  
10:43 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SNA 13.00

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns 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 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 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 noted above; that I (we) have 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s) this 8th  
day of November, 19 95.

WITNESS

[Signature] (Seal)

[Signature] (Seal)  
Michael H. White

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

STATE OF ALABAMA

Shelby

County }

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael H. White, a married individual, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 8th day of November A.D., 19 95.

3/26/98

My Commission Expires:

[Signature]  
Notary Public

A tract of land situated in the West 1/2 of the NW 1/4 of Section 25, Township 19 South, Range 1 West, Shelby County, Alabama, and described as follows:  
Commence at the point of intersection of the West line of Section 25 and the Southerly right of way line of Old U. S. Highway No. 280; thence Northeast along said right of way line a distance of 539.9 feet to the point of beginning; thence continue along said right of way line 157.43 feet; thence Southerly and parallel to the West line of Section 25, 515.08 feet, more or less, to a point; thence in a Westerly direction and parallel to the South line of the Southwest 1/4 of the Northwest 1/4 of Section 25, a distance of 149.58 feet, more or less; thence in a Northerly direction and parallel to the West line of Section 25, a distance of 466 feet to the point of beginning; being situated in Shelby County, Alabama.

*mm*

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