

Send Tax Notice To:

Michael J. Kerkhof
4108 Heritage Oaks Circle
Birmingham, Alabama 35242
PID# 10-8-14-0-004-069

**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 Seventy-One Thousand and 00/100 (\$171,000.00) Dollars

to the undersigned Grantor(s) , in hand paid by the Grantee(s) herein, the receipt whereof is acknowledged, I or we,

Steven Lloyd Dailey and Ellen May Dailey, husband and wife

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

Michael J. Kerkhof and Susan M. Kerkhof

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

Lot 71-B, according to a Resurvey of Lots 70 and 71, Heritage Oaks, as recorded in Map Book 14, Page 100, in the Probate Office of Shelby County, Alabama.

\$162,400.00 of the above stated consideration was paid from the proceeds of a mortgage loan of even date and closed simultaneously herewith.

Subject to ad valorem taxes for 1996, said taxes being a lien but not due and payable until October 1, 1996, and further subject to easements, restrictions and covenants, right of way(s) and building setback lines as the same appear of record in said Probate Office.

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 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 not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

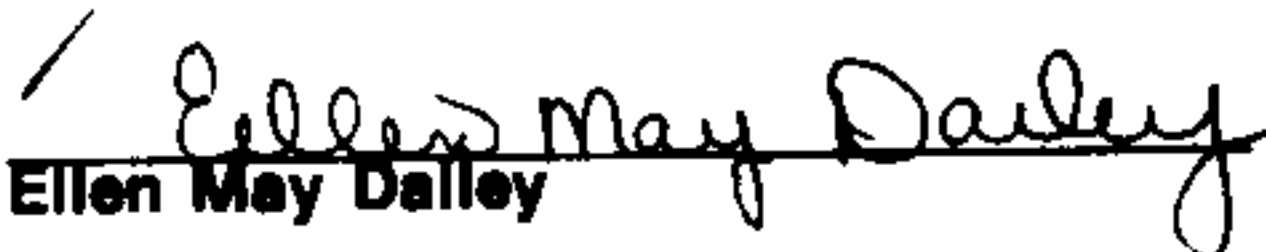
And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they has/have a good 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, assigns forever,

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SHELBY COUNTY JUDGE OF PROBATE
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against the lawful claims of all persons.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 26th day of October, 1995.


Steven Lloyd Dailey


Ellen May Dailey

**STATE OF ALABAMA
JEFFERSON COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Steven Lloyd Dailey and Ellen May Dailey, 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 26th day of October, 1995.


NOTARY PUBLIC
MY COMMISSION EXPIRES: 1-24-99

(AFFIX SEAL)

951998

This instrument prepared by:
Thomas E. Norton, Jr., Attorney at Law
Second Floor East
Mountain Brook Center
2700 Highway 280 South
Birmingham, AL 35223

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