THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

Dianne G. Bowen 1757 Indian Hill Road Pelham, Alabama 35124

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

STATE OF ALABAMA	)
JEFFERSON COUNTY	)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Twenty-Three Thousand Five Hundred and No/100 (\$123,500.00) Dollars consideration to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

## ROBERT W. SANFORD, JR. AND WIFE, MELANIE T. SANFORD

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

## DIANNE G. BOWEN AND SAMUEL M. BOWEN

(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, the following described real estate, situated in SHELBY) County, Alabama, to-wit:

Lot 14, according to the Survey of Chaparral, First Sector, Phase II, as recorded in Map Book 8, Page 114, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

Subject to ad valorem taxes for the current year and thereafter.

\$111,150.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 stated above; that I (we) have a 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 said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

.st # 1995-34548

12/04/1995-34548

11:04 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 HCD 23.50

IN WITNESS WHERE	OF, I (we) have hereunto set my (our) hand(s) and seal(s) this
30th day of November, 1995.	ROBERT W. SANFORD, JR.
	MELANIE T. SANFORD
STATE OF ALABAMA )	
JEFFERSON COUNTY )	•
that ROBERT W. SANFORD, signed to the foregoing conveys	JR. AND WIFE, MELANIE T. SANFORD, whose names are unce and who are known to me, acknowledged before me on this contents of the conveyance, they executed the same voluntarily
Given under my	hand and seal this the 30th day of November, 1995.
	Notary Public
	MY COMMISSION EXPIRES: 2/23/96

Inst \* 1995-34548

12/04/1995-34548

12/04/1995-34548

11:04 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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