SURVIVORSHIP WARRANTY DEED

WITNESSETH:

FOR AND IN CONSIDERATION OF THE SUM OF Ten Dollars (\$10.00) to the Parties of the First Part, in hand paid by the Parties of the Second Part, and other valuable consideration, the receipt whereof is hereby acknowledged, the Parties of the First Part have granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto the Parties of the Second Part for and during their joint lives as joint tenants 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 16, according to the survey of Monte Verde as recorded in Map Book 6, Page 66, in the Probate Office of Shelby County, Alabama; situated, lying and being in Shelby County, Alabama.

Simultaneously with the delivery of this deed, Grantees herein have executed a purchase money mortgage in the amount of \$70,400.00 to Westmark Mortgage Corporation to secure an amount borrowed to finance the purchase of the above described property.

Subject to taxes for current year, easements of record, easements as located, and restrictions of record, if any.

TO HAVE AND TO HOLD, together with all and singular the rights, tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining, unto the Parties of the Second Part, for and during their joint lives as joint tenants 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 the Parties of the First Part do hereby covenant with the Parties of the Second Part, their heirs and assigns, that they are

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lawfully seized in fee of said premises; that they have a good right to sell and convey the same as aforesaid; that said premises are free from all encumbrances; unless otherwise noted above; and that they will and their heirs, executors and administrators shall forever warrant and defend the same to said Parties of the Second Part, their heirs and assigns forever, against the lawful claims and demands of all persons whomsoever.

IN WITNESS WHEREOF, the Parties of the First Part have hereunder set their hands and seals on this the day and year herein first above written.

STATE OF ALABAMA

COUNTY OF CALHOUN

I, the undersigned, a Notary Public in and for said State and County, hereby certify that CYNTHIA D. LOYD, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this the day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this <u>1st</u> day of <u>DECEMBER</u>, 1995.

[SEAL]

NOTARY PUBLIC

My Commission Expires: 42555

STATE OF ALABAMA

COUNTY OF CALHOUN

I, the undersigned, hereby certify that CYNTHIA D. LOYD WHOSE NAME AS ATTORNEY IN FACT FOR SAMUEL D. LOYD, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this the day that, being informed of the contents of the instrument, she in her capacity as attorney in fact, with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 1ST day of DECEMBER, 1995.

[SEAL]

(205) 236-4222

NOTARY PUBLIC
My commission expires: 4755

THIS INSTRUMENT WAS PREPARED BY: WILSON, PUMROY & TURNER ATTORNEYS AT LAW 1431 LRIGHTON AVENUE POST OFFICE BOX 2333 ANNISTON, ALABAMA 36207

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