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This instrument was prepared by:

(Name) S. Kent Stewart/Stewart-Davis, P.C.
(Address) 3800 Colonnade Parkway, Suite 650
Birmingham, Alabama 35243

Send Tax Notice to:

(Name) Charles S. Nikoden and Catherine J. Nikoden
(Address) 2035 Glen Eagle Lane
Birmingham, Alabama 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED FORTY-NINE THOUSAND NINE HUNDRED AND NO/100----- DOLLARS
(\$249,900.00)

to the undersigned grantor BWA DEVELOPMENT CORP.

a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR

does by these presents, grant, bargain, sell and convey unto CATHERINE J. NIKODEN AND CHARLES S. NIKODEN,
HUSBAND AND WIFE,

(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in
SHELBY

County, Alabama, to-wit:

Lot 22, Country Club Village, an Inverness Garden Home Community, as recorded in
Map Book 16, Page 47, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1996.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Deed Book 64, Page 267.
3. Easement and right of way as recorded in Shelby Instrument #1992-27269.
4. Right of Way granted to Alabama Power Company by instrument(s) recorded in Deed Book 320, Page 30.
5. Declaration of Protective Covenants, easements and agreements as described or referred to in Real Volume 390, Page 534 and Shelby Instrument #1992-9584.
6. 25 foot utility easement along westerly lot line; 15 foot storm easement running through said lot; as shown on recorded map.

(\$199,200.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

02/09/1996-04253
09:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 INC 59.50

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors, and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its _____ President,
who is authorized to execute this conveyance, has hereto set its signature and seal(s) this 26th
day of January, 19 96.

BWA DEVELOPMENT CORP.

ATTEST:

Secretary

By Thomas H. Brigham, Jr.

President

Thomas H. BRIGHAM, Jr.

STATE OF ALABAMA

JEFFERSON

County }

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Thomas H. Brigham, Jr., whose name as President of
BWA DEVELOPMENT CORP., a corporation, 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), (she), as such officer
and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 26th day of January A.D., 19 96.

My Commission Expires:

Notary Public

Inst # 1996-04253