

Send tax notice to:
Janice Hwang & Byoung Hwang
840 Cumberland Terr
Davie, Fla. 33325

This instrument was prepared by

(Name) Holliman, Shockley & Kelly, Attorneys
2491 Pelham Parkway
(Address) Pelham, Alabama 35124



This Form furnished by:
Cahaba Title, Inc.
Highway 31 South at Valleydale Rd., P.O. Box 889
Pelham, Alabama 35124
Phone (205) 988-5600
Policy Issuing Agent for
SAFECO Title Insurance Company

Inst # 1996-22304

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

STATE OF ALABAMA }
COUNTY OF Shelby } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Nine Thousand Nine Hundred Dollars and no/100 (\$9,900.00)

to the undersigned grantor, Lake Properties, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Janice Hwang and husband, Byoung Hwang

(herein referred to as GRANTEEES) 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:

Lots 7 and 8, Block B, according to the Survey of Riverview Subdivision, as
recorded in map Book 4, Page 63, in the Probate Office of Shelby County,
Alabama.

SUBJECT TO:

1. Taxes for the year 1996 and subsequent years;
2. Easements, restrictions, reservations, rights-of-way, limitations,
covenants and conditions of record, if any.
3. Mineral and mining rights, if any.

\$8,415.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

SUBJECT TO:

Rights of redemption in favor of all persons entitled to redeem the property from
that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed dated
the 22nd day of November, 1995, and recorded in Instrument. #1995-34324.

107/11/1996-22304
107/11/96 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
10.00
001 MEL

TO HAVE AND TO HOLD, To the said GRANTEEES 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, together with every con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Joe L. Harrell
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 26th day of June 19 96

ATTEST:

Lake Properties, Inc.

By Joe L. Harrell Vice-President

STATE OF Alabama }
COUNTY OF Shelby }

I, the undersigned authority a Notary Public in and for said County in said
State, hereby certify that Joe L. Harrell
whose name as Vice President of Lake Properties, Inc.
a corporation, is signed to the foregoing conveyance, and who is known to me on this day that, being
informed of the contents of the conveyance, he, 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 the 26th day of June 19 96

My commission expires:
Form ALA-33 NOTARY PUBLIC STATE OF ALABAMA-AFLARGE
MY COMMISSION EXPIRES: Mar. 12, 1997.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

James A. Bellina
Notary Public