

This instrument was prepared by:

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

Send Tax Notice to:

(Name) Herbert Richard Cutrer  
(Address) 114 St. Charles Drive  
Helena, Alabama 35080

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

STATE OF ALABAMA

Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety Six thousand and nine hundred and no/100 \*\*\*\*\* DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we  
J. Dennis Sims d/b/a JDS Homes  
(herein referred to as grantors), do grant, bargain, sell and convey unto  
Herbert Richard Cutrer and Theresa Simpson Cutrer

(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 23-A, according to the Survey of Magnolia Park, St. Charles Place, Phase Three,  
Sector One, as recorded in Map Bok 21, Page 4, in the Probate Office of Shelby County,  
Alabama. Mineral and mining rights excepted.

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.

\$ 96,000.00 of the purchase price recited above was paid from the proceeds of a  
first mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-29491

09/06/1996-29491  
02:51 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HCD 9.50

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

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s) this 26th  
day of August, 19 96.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

J. Dennis Sims d/b/a JDS Homes (Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

STATE OF ALABAMA

Shelby

County

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby  
certify that J. Dennis Sims d/b/a JDS Homes, whose name 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 executed the same voluntarily on the day the same bears date.

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

My Commission Expires:

Notary Public