

Send Tax Notice To: Kenneth E. Hunihan and wife,
Bridget Grady Hunihan
432 Laurel Woods Trace
Helena, Alabama 35080

This instrument was prepared by:
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P. O. Box 380275
Birmingham, AL 35238

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Four Thousand Five Hundred Dollars and 00/100 (\$104,500.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **John R. Kacker and wife, Lisa W. Kacker**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Kenneth E. Hunihan and wife, Bridget Grady Hunihan**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 66, according to the Map of Laurel Woods, Phase II, as recorded in Map Book 17, Page 17, in the Probate Office of Shelby County, Alabama.

Subject to:

1. General and special taxes for the current year and subsequent years.
2. 15 foot building line from the front lot line; a 10 foot utility easement along the east lot line and a 35 foot buffer along the east lot line, as shown on recorded map.
3. Declaration of protective covenants, restrictions, easements, and agreements as set out in Instrument #1993-06634.
4. Terms, agreements and right of way to Alabama Power Company, as recorded in Instrument #1994-01190.
5. Easement to Cedarbend Properties in Instrument #1993-4913.
6. Right of way to Colonial Pipeline Company in Deed Book 222, Page 209.
7. Restrictions as shown on recorded map.
8. Existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$94,050.00 of the above recited consideration was paid from the proceeds of a mortgage loan executed simultaneously herewith.

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 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

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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 do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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.

IN WITNESS WHEREOF, we (I) have hereunto set our hand(s) and seal, this 22nd day of November, 1996.

John R. Kacker
Grantor - John R. Kacker

Lisa W. Kacker
Grantor - Lisa W. Kacker

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that John R. Kacker and Lisa W. Kacker, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 22nd day of November, 1996.

Kimberly M. Melton
Notary Public
My commission expires: 3-31-99

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