

SEND TAX NOTICE TO:  
Kirk Allen Ramirez and Stacey Allison Ramirez  
100 Cobblestone Terrace  
Pelham, AL 35124

This instrument was prepared by

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



This Form furnished by:

**Cahaba Title, Inc.**

Highway 31 South at Valleydale Rd., P.O. Box 689  
Pelham, Alabama 35124  
Phone (205) 988-6800  
Policy Issuing Agent for  
SAFECO Title Insurance Company

1996-39908

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 One Hundred Twenty-Four Thousand Five Hundred and No/100

to the undersigned grantor, J. Harris Development Corporation 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

Kirk Allen Ramirez and wife, Stacey Allison Ramirez

(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:

Lot 20, according to the Survey of Cobblestone Village, as recorded in Map Book  
19 page 76 in the Probate Office of Shelby County, Alabama; being situated in  
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.

\$ 112,050.00 of the purchase price is being paid by the proceeds of a first  
mortgage loan executed and recorded simultaneously herewith.

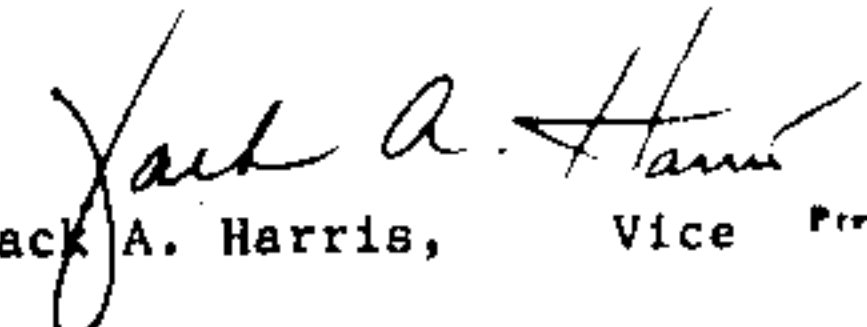
12/04/1996-39908  
02:33 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DUTY FEE \$1.00

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 VicePresident, Jack A. Harris  
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 26th day of November 1996

ATTEST:

By   
Jack A. Harris, Vice President

STATE OF Alabama }  
COUNTY OF Shelby }

I, the undersigned a Notary Public in and for said County in said  
State, hereby certify that Jack A. Harris  
whose name as Vice President of J. Harris Development Corporation  
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, 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 November 19 96

3-12-97

Form ALA-33

  
Notary Public