THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR. 1313 ALFORD AVENUE BIRMINGHAM, ALABAMA 35226 Kenneth Richard Langford, Sr. 147 Weatherly Way Pelham, Alabama 35124

STATE OF ALABAMA

JEFFERSON COUNTY

1

STATUTORY WARRANTY DEED

JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Sixty-Five Thousand and no/100 (\$265,000.00) dollars in hand paid to the undersigned New South Federal Savings Bank, a Federally chartered savings bank (hereinafter referred to as "Grantor") by Kenneth Richard Langford, Sr. and wife, Ann Shugart Langford (hereinafter referred to as "Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell and convey unto the Grantees, as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 172, according to the Survey of Weatherly, Sector 2, Phase 2, as recorded in Map Book 14, Page 73 A, B & C, in the Probate Office of Shelby County, Alabama.

Subject to easements, restrictions and rights of way of record, if any.

Subject to ad valorem taxes for the current year and thereafter.

\$ <u>JOO.000.00</u> of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators 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 of the Grantees 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, executors, administrators and assigns of the Grantees herein shall take as tenants in common.

AND THE GRANTOR DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under them, but against no other.

Inst # 1997-26329

OB/18/1997-26329
OZ:OB PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 156.00

IN WITNESS WHEREOF, Grantor, by its vice president, has hereto set his signature and seal this the 15th day of August, 1997.

NEW SOUTH FEDERAL SAVINGS BANK a Federally chartered savings bank

BY: N. Mellaky.
ITS: Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certife that T.H. McLaughlin, Jr., whose name as Vice-President of New South Federal Savings Bank, a Federally chartered savings bank, is signed to the foregoing conveyance, and who is known to me, acknowledge before me on this day, that, being informed of the contents of the conveyance, he in such capacity as such officer and with full authority, executed the same voluntarily for and as the act of said Bank.

Given under my hand and official seal of office this the 15th day of August, 1997.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 2/23/2000

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