

This instrument was prepared by

Send Tax Notice To: Laverne B. Howell

(Name) Larry L. Halcomb

name

122 Windsor Ridge Dr.

address

(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209 Pelham, AL 35124

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

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FOUR THOUSAND NINE HUNDRED AND NO/100-----
-----DOLLARS (\$104,900.00)

to the undersigned grantor, Crestwood Homes, Inc.

a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Laverne B. Howell and Candace L. Howell

(herein referred to as GRANTEES) 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, AL to-wit:

Lot 12, according to the Survey of Windsor Ridge, as recorded in Map Book 21 page 68 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to taxes for 1998.

Subject to restrictions, covenants and conditions, transmission line permits, restrictions, limitations and conditions, and agreement by and between U.S. Pipe & Foundry and Alabama Power Company, of record.

Subject to rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights include but are not limited to roof, foundation, party walls, walkway and entrance.

\$ 104,397.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

11/05/1997-36195
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOI MEL 9.50

TO HAVE AND TO HOLD, To the said GRANTEES 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 contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, B. J. Jackson who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of October 1997

Crestwood Homes, Inc.

ATTEST:

By

B. J. Jackson, President

STATE OF Alabama
COUNTY OF Jefferson

I, Larry L. Halcomb

a Notary Public in and for said County in said

State, hereby certify that B. J. Jackson whose name as President of Crestwood Homes, Inc.

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 31st day of October 1997

Larry L. Halcomb

Notary Public

My Commission Expires:
January 23, 1998

Inst # 1997-36195