

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1313 ALFORD AVENUE
BIRMINGHAM AL 35226

Matthew C. Williams
930 Jackson Circle
Helena, Alabama 35080

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Twenty-Seven Thousand and no/100 (\$127,000.00) and other good and valuable consideration to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

R. WILKINS CONSTRUCTION, 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

MATTHEW C. WILLIAMS AND DENISE ANN WILLIAMS

(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, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 57, according to the Survey of St. Charles Place, Phase Two, Sector 7, as recorded in Map Book 22, Page 45, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

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

\$120,650.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

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

Inst # 1997-39083

12/02/1997-39083
10:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.50

Inst # 1997-39083

IN WITNESS WHEREOF, the said Grantor, by its President, who is authorized to execute this conveyance, has hereto set its signature and seal this the 20th day of November, 1997.

R. WILKINS CONSTRUCTION, INC.

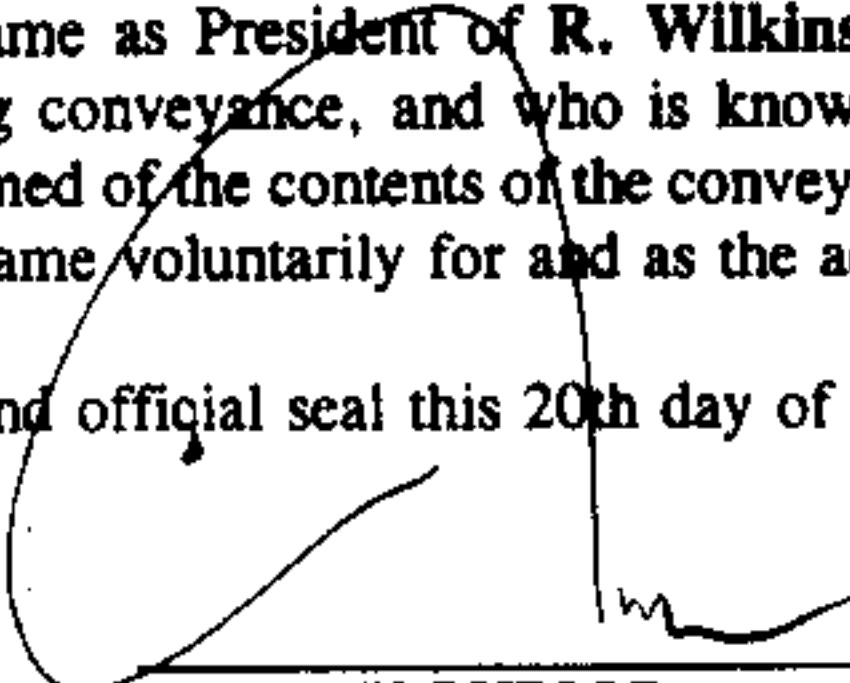
By: Roger Wilkins
Its President

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Roger Wilkins**, whose name as President of **R. Wilkins Construction, 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, she 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 20th day of November, 1997.



NOTARY PUBLIC

My Commission Expires: 2/23/2000

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