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This instrument was prepared by :	David F	. Ovson

Send Tax Notice To: Neil P. Damron

name

(Name) LANGE, SIMPSON, ROBINSON & SOMERVILLE

1 Eagle View

(Address) 728 Shades Creek Parkway #120. Birmingham. Alabama 3826Aingham. Alabama 35242
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 FOUR HUNDRED THIRTY TWO THOUSAND FIVE HUNDRED AND NO/100------

to the undersigned grantor, Torchmark Corporation

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 Neil P. Damron and Wife, Kathryn E. Damron

(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, Alabama to-wit:

Lot 205, according to the map of Shoal Creek Subdivision, as recorded in Map Book 6, Page 150 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

- 1. Ad Valorem taxes for the year 1998, which are a lien, but not yet due and payable until October 1, 1998.
- 2. Easements, rights-of-way, restrictions, conditions and covenants of record.
- \$ 332,500.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

inst # 1998-01940

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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 Vice President, T. Randolph Fox who is authorized to execute this conveyance, has hereto set its signature and seal, this the 13th day of January

1998

ATTEST:

ay Madolph Fy

Torchmark Corporation

STATE OF Alabama COUNTY OF Jefferson

I. David F. Ovson

a Notary Public in and for said County in said

State, hereby certify that T. Randolph Fox whose name as Vice President of Torchmark 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 at the act of said corporation.

Given under my hand and official seal, this the

13th day of

January

Notary Public 8 / 27 / 2000

My Commission Expires: