

This Instrument Was Prepared By:
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Attorneys-at-Law
1920 Valleydale Road
Birmingham, Alabama 35244

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR
LIFE WITH REMAINDER TO
SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of TWO HUNDRED EIGHTY FOUR THOUSAND DOLLARS AND 00 CENTS (US\$284,000.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, Stylemark Homebuilders, Inc., (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Darren L. Kerns and wife, Carol L. Kerns, (hereinafter 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 the County of Shelby and State of Alabama, to-wit:

Lot 931, according to the Survey of Eagle Point, 9th Sector, as recorded in Map 22, Page 102, as recorded in the Probate Office of Shelby County, Alabama.

Note: \$212,000.00 of the above purchase price is in the form of a Mortgage in favor of GMAC Mortgage Corporation, executed and recorded simultaneously herewith.

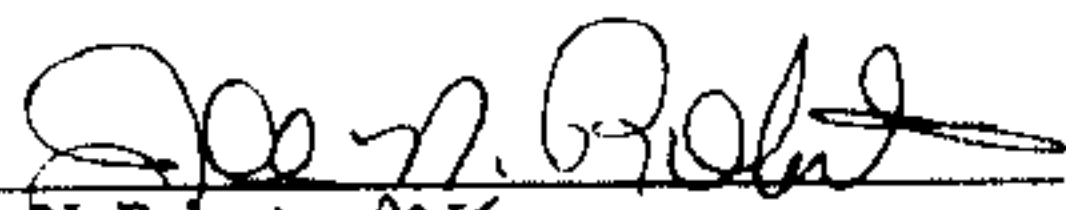
This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto 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 himself, his successors and assigns covenants with the said GRANTEES, their heirs and assigns, that he is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that he has a good right to sell and convey the same as aforesaid; that he will and his heirs and assigns shall, warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

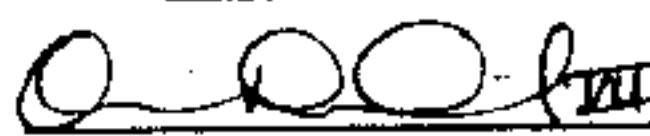
IN WITNESS WHEREOF, I has hereunto set my hand and seal on this the 13th day of February, 1998.


Joe N. Roberts, Atty.

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a notary public in and for said county in said state, hereby certify that Stylemark Homebuilders, Inc., whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 13th day of February, 1998.


Onnie D. Dickerson, III
Notary Public

My Commission Expires: 4/23/00

Inst # 1998-05166

02/17/1998-05166
09:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 80.50

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