

This Instrument Was Prepared By:
Dickerson & Morse, P. C.
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
Larry L. Howard
1823 Lemon Mint Circle
Hoover, 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 **FIVE HUNDRED AND NO/100 Dollars (\$500.00)** to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Larry L. Howard, a married man**, (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Larry L. Howard and Sharon Howard, husband and wife**, (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 15-A, according to the survey of The Highlands at Riverchase as recorded in Map Book 23 Page 8, in the Probate Office of Shelby County, Alabama.

Note: This is not the homestead property of the Grantor as defined in the Code of Alabama §6-10-3.

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 tenaments, 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 GRANTOR 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 GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR 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 5th day of June, 1998.


Larry L. Howard

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Larry L. Howard, a married man**, 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 5th day of June, 1998.


G. Wray Morse, Notary Public

My Commission Expires: 9/10/2000

Inst # 1998-21505

06/10/1998-21505
11:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MC9 9.00

Inst # 1998-21505