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This instrument was prepared by

Mike T. Atchison, Attorney

P.O. Box 822

(Address). .... .....

form 1-1-7 Rev. 8-70

(Name)......

Columbiana, Alabama 35051

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

LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabas

STATE OF ALABAMA

That in consideration of

KNOW ALL MEN BY THESE PRESENTS.

COUNTY OF

SHELBY

Fifteen Thousand, Five Hundred Forty-Seven and 98/100----- DOLLARS

a corporation, CENTRAL STATE BANK, to the undersigned grantor, therein 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 Marvin D. Horton, Mary A. Horton, and Brandy L. Horton

(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, Shelby County, Alabama, to-wit: situated in

Commence at the Northeast corner of SW 1/4 of SW 1/4, Section 23, Township 21 South, Range 1 East; thence South 1 degree 22 minutes 37 seconds (MB) for a distance of 400.00 feet to a point (iron pin); thence continue South 1 degree 22 minutes 37 seconds East (MB) to the Southeasterly line of old county road and the point of beginning; thence continue South 1 degree 22 minutes 37 seconds East (MB) for a distance of 130 feet, more or less, to the Southeast corner of grantor's land as described in Deed Book 306, Page 150 in the Probate Office of Shelby County, Alabama; thence run South 88 degrees 50 minutes West for a distance of 100 feet, more or less, to the Southeasterly line of said old county road; thence turn right and run Northeast along said road 164 feet, more or less, to the point of beginning. Situated in Shelby County, Alabama.

Subject to taxes for 1998 and subsequent years, easements, restrictions, rights of way, and permits of record. Also subject to statutory rights of redemption from that certain foreclosure evidenced by foreclosure deed dated March 13, 1998 recorded as Instrument #1998-08877, in Probate Office of Shelby County, Alabama.

ALL OF THE ABOVE RECITED CONSIDERATION WAS PAID FROM A MORTGAGE RECORDED SIMULTANEOUSLY HEREWITH.

07/09/1998-26074 01:23 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE OO1 NCD

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, unless otherwise noted above, 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.

XEMMENT SENIOR VICE PRESIDENT IN WITNESS WHEREOF, the said GRANTOR, by its XXXXX July 98. who is authorized to execute this conveyance, has hereto set its signature and seal, this the 3rd day of CENTRAL STATE BANK

ATTEST:

ALABAMA STATE OF COUNTY OF SHELBY

the undersigned authority BILL DAVIS

a Notary Public in and for said County in said

State, hereby certify that Carlene R. Hadaway whose name as Sr. Vice- President of Central State Bank

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 3rd

day of

My Commission Expires April 6, 1999