

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

Send Tax Notice to:
Richard H. Kelly, Jr.
1201 Hillsboro Lane
Helena, Alabama 35080

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 **Eighty One Thousand and 00/100 Dollars (\$81,000.00)** to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Collette S. Garrison, a single woman** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Richard H. Kelly, Jr. and wife, Cynthia D. Kelly** (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 1, Block 5, according to a Resurvey of Block 5 of a Resurvey of Breckenridge Park, as recorded in Map Book 11 page 18 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Note: \$83,430.00 of the above purchase price is in the form of a mortgage in favor of New South Federal Savings Bank, 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 herself, her 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 her 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 **14th** day of **August**, 1998.

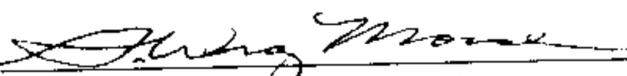


Collette S. Garrison

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Collette S. Garrison, an single woman**, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **14th** day of **August**, 1998.



G. Wray Morse, Notary Public

My Commission Expires: 9/10/2000

08/19/1998-32320
12:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HEL 9.50

02626-8661 # 1501