

This Instrument Prepared By:
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Send Tax Notice To:

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of FOUR HUNDRED SEVENTY FIVE THOUSAND AND NO/100 Dollars (\$475,000.00) and other good and valuable considerations, to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, CAROLINE M. RAUGHLEY, WIDOW (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto JAMES D. HILDRETH AND CLAUDIA R. HILDRETH (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 4, according to the Survey of Bent Tree Acres, as recorded in Map Book 23, Page 128 A & B, in the Probate Office of Shelby County, Alabama.


SUBJECT TO: (1) Taxes due in the year 1998 and thereafter; (2) Easements, restrictions and rights of way of record; (3) mineral and mining rights not owned by the Grantor; (4) Restrictions appearing of record in Instrument 1998-0974 and amended by Instrument 1998-12100, in the Probate Office of Shelby County, Alabama; (5) By-Laws of Bent Tree Acres Homeowner's Association recorded in Instrument 1998-9735, in the Probate Office of Shelby County, Alabama.

Four Hundred Three Thousand and No/100 Dollars (\$403,000.00) of the consideration recited herein was derived from Mortgage Loans closed simultaneously herewith.

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 we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators 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, the undersigned, has hereunto set his hand and seal, this the 1 day of September, 1998.


Caroline M. Raughley

STATE OF ALABAMA)
 COUNTY)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that CAROLINE M. RAUGHLEY, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1 day of September, 1998.


Notary Public

My Commission Expires: 7-1-2002