

This instrument was prepared by

(Name) Michael T. Atchison, Attorney at Law

(Address) P O Box 822, Columbiana, AL 35051

Form 14-1 Rev. 4-78

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

STATE OF ALABAMA  
COUNTY OF SHELBY

LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Forty Five Thousand Five Hundred and no/100-----

Republic Mortgage Insurance Company

to the undersigned grantor,

(herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Robert H. Carney and wife, Linda K. Carney

(herein referred to as GRANTEE) 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:

Lot 22, according to the Survey of Shelby Shores - 1977 Addition, as recorded in Map Book 7, Page 87 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to taxes for 1999 and subsequent years, easements, restrictions, rights of way and permits of record.

\$138,225.00 of the above recited purchase price was paid from a mortgage recorded simultaneously herewith.

Inst # 1998-37233

09/24/1998-37233  
08:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
801 CMA 16.80

TO HAVE AND TO HOLD, To the said GRANTEE 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 GRANTEE, 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 GRANTEE, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Joel H. Pasternak who is authorized to execute this conveyance, has hereto set its signature and seal, this the 21 day of September 19 98

ATTEST:

REPUBLIC MORTGAGE INSURANCE COMPANY

Deana M. Uichas  
Assistant Secretary

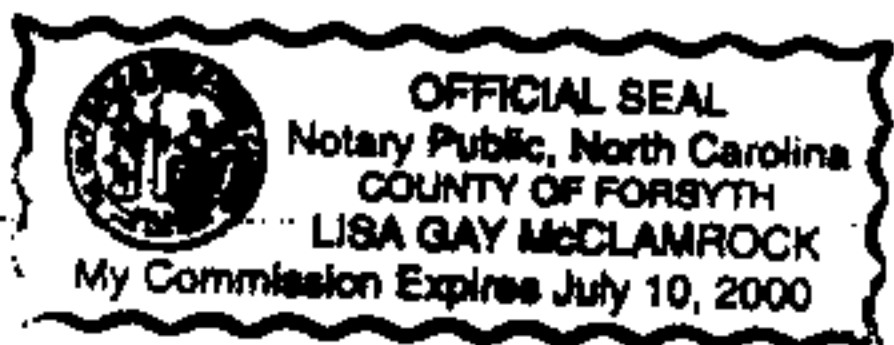
By Joel H. Pasternak  
Vice President

STATE OF North Carolina  
COUNTY OF Forsyth

I, the undersigned authority Lisa Gay McClamrock a Notary Public in and for said County in said State, hereby certify that Joel H. Pasternak whose name as Vice President of Republic Mortgage Insurance Company 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 21<sup>st</sup> day of September 19 98

Lisa Gay McClamrock  
Notary Public



M.T.A.