

This Instrument Was Prepared By:
John R. Holliman, Esq.
2491 Pelham Parkway
Pelham, Alabama 35124

\$219,000.00

STATE OF ALABAMA

CORPORATION WARRANTY DEED, JOINTLY
LIFE WITH REMAINDER TO SURVIVOR

Inst # 2001-09182

03/15/2001-09182

09:54 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

44.00

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of Ten and no/100 (\$10.00) Dollars to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged,* (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Waleed A. Ghabayen and Cynthia K. Ghabayen, 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 429 according to the Survey of Amended Map of Old Cahaba Lakewood Sector as recorded in Map Book 25, Page 26, Shelby County, Alabama Records.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

\$189,000.00 was paid from a first mortgage recorded herewith.

Send Tax Notice to:

2211 Old Cahaba Place

Helena, Alabama 35080

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

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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 and its successors and assigns covenants with the said GRANTEES, their heirs and assigns, that it 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 it has a good right to sell and convey the same as aforesaid; that it will and its successors 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, the undersigned has hereunto set its signature by Lee Griffin its Senior Vice Pres. on this the 16th day of FEBRUARY, 2001.

First Federal Bank, A Federal Savings Bank
By: [Signature]
Lee Griffin, Senior Vice Pres.

STATE OF ALABAMA

COUNTY OF SHELBY

*First Federal Bank, A Federal Savings Bank

I, the undersigned, a notary public in and for said county in said state, hereby certify that Lee Griffin as Senior Vice Pres. of * 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, as such duly authorized officer executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 16th day of FEBRUARY, 2001.

[Signature]
Notary Public

My Commission Expires: 3-12-2001

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