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This instrument was prepared by:

(Name) Dixie Walker-Duncan

(Address) 2172 Highway 31 So.
Pelham, AL 35124

Send Tax Notice to:

(Name) Larry J. & Karen G. Waters

(Address) 8821 Helena Rd.
Pelham, AL 35124

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

STATE OF ALABAMA

SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Forty-three Thousand and Five Hundred DOLLARS

to the undersigned grantor H. Walker & Associates, Inc.

a corporation,

(herein 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 Larry J. and Karen G. Waters (husband and
wife) as joint tenants with right of survivorship

(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in

Shelby

County, Alabama, to-wit:

Lot 3, Royal Oaks 8th Sector, as recorded in Map Book 24 page 113 in the
Probate Office of Shelby County, Alabama; being situated in Shelby County.

Subject to existing easements, restrictions, building set-back lines,
covenants, right-of-way, limitations, if any of record.

SHELBY COUNTY JUDGE OF PROBATE
12/05/01 54.50

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever,
it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint
lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee,
and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is
lawfully seized in fee simple of said premises, that they are free from all encumbrances, 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.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President,
who is authorized to execute this conveyance, has hereto set its signature and seal(s) this second
day of December 16/2001.

ATTEST:

Dixie Walker-Duncan
Secretary

By Larry J. & Karen G. Waters
Vice President

STATE OF ALABAMA

SHELBY

County }

I, Yvonne B. McMikens

, a Notary Public in and for said County, in said State, hereby
certify that Dixie Walker-Duncan, whose name as vice President of
H. Walker & Associates, Inc., 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), (she), 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 2nd day of December, 2001.

05-18-2001

My Commission Expires:

Yvonne B. McMikens
Notary Public

12/05/01-52757
CERTIFIED
2:25 PM
SHELBY COUNTY JUDGE OF PROBATE
54.50