

THIS INSTRUMENT PREPARED BY: THOMAS L. FOSTER, ATTORNEY 1201 NORTH 19TH STREET BIRMINGHAM, AL 35234

SEND TAX NOTICE TO:

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Bh. Mu 31244

CORPORATION STATUTORY DEED, WITH SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

That in consideration of -One Hundred Ninety Seven Thousand and & 00/100— (\$197,000.00) DOLLARS to the undersigned GRANTOR, Flagstar Bank, F.S.B., by 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 to Michael Kirkpatrick and Amy Kirkpatrick (herein referred to as GRANTEES), jointly for life with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 1121, according to the Survey of Riverchase Country Club, 18th Addition, as recorded in Map Book 9, page 86, in the Probate Office of Shelby County, Alabama.

Subject to ad valorem taxes for the current tax year.

Subject to existing easements, restrictions, encumbrances, rights of way, if any, of record.

\$197,000.00 of the consideration recited above was paid from a mortgage loan executed simultaneously herewith.

TO HAVE AND TO HOLD, unto the said GRANTEES, in fee simple, jointly for life with right of survivorship, together with every contingent remainder and right of reversion.

TOGETHER with all and singular the tenements, heriditaments and appurtences thereunto belonging or in anywise appertaining to.

IN WITNESS WHEREOF, the said GRANTOR, by its ______ President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the _____ day of March, 2003.

FLAGSTAR BANK, F.S.B.

President

STATE OF MICHIGAN JOAN ANDERSON

OAKLAND COUNTY) EXECUTIVE VICE PRESIDENT

Given under my hand and official seal this 6 4 day of March, 2003.

NOTARY PUBLIC

NOTARY PUBLIC MACOMB CO., ME MY COMMISSION EXPIRES JUL 8, 2004 ACTING IN COUNTY, MI