

This Instrument Was Prepared By:
G. Wray Morse
Attorney at Law
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
Susan M. Warren
2021 Chandapine Circle
Pelham, Alabama 35124

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **One Hundred Eighty Three Thousand Five Hundred and 00/100 Dollars (\$183,500.00)** to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Robert L. Banker, an unmarried man** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Susan M. Warren and Mark E. Warren, wife and husband** (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 185, according to the Survey of Chandalar South, Fourth Sector, as recorded in Map Book 6, Page 69, in the Probate Office of Shelby County, Alabama.

Note: \$166,400.00 of the above purchase price is in the form of a mortgage in favor of Homecomings Financial Network, Inc., executed and recorded simultaneously herewith.

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

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 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 himself, his successors and assigns covenants with the said GRANTEES, their heirs and assigns, that GRANTOR 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 GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and his heirs 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, I has hereunto set my hand and seal on this the **28th** day of **March, 2003**.

Robert L. Banker by Mary Banker
as his Attorney in Fact
Robert L. Banker, by Mary Banker, as his
Attorney in Fact

State of ALABAMA
County of SHELBY

I, G. Wray Morse, a Notary Public in and for county and in said state, hereby certify that **Mary Banker** whose name as Attorney in Fact for **Robert L. Banker**, is signed to the foregoing conveyance and who is known to me, acknowledged before me this date that, being informed of the conveyance, she, in her capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the date the same bears date.

Given under my hand and seal of office this **28th** day of **March, 2003**.

G. Wray Morse
G. Wray Morse - Notary Public

My Commission expires: 9/10/2004