

This instrument was prepared by

Send Tax Notice To: Sherman K. Cummings

(Name) William H. Halbrooks
1 Independence Plaza, Suite 704

name
418 Park Lake Terrace

(Address) Birmingham, AL 35209


address

Birmingham, AL 35080

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

STATE OF ALABAMA
COUNTY OF Shelby

} KNOW ALL MEN BY THESE PRESENTS,


20031222000818940 Pg 1/1 \$1.00
Shelby Cnty Judge of Probate, AL
12/22/2003 08:35:00 FILED/CERTIFIED

That in consideration of Three Hundred Ninety-seven Thousand and no/100
(\$397,000.00) Dollars
to the undersigned grantor, Birdwell Building Co., 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

Sherman K. Cummings and Christine L. Cummings

(herein 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 Shelby County, Alabama to-wit:

Lot 403, according to the Survey of Final Plat Riverwoods
Fourth Sector-Phase 1, as recorded in Map Book 30, Page 81,
in the Probate Office of Shelby County, Alabama. Mineral and
mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 296,000.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

\$ 61,260.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said 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 itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that 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
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 12th day of December xx2003

ATTEST:

Birdwell Building Co., Inc.

By Venson E. Birdwell
Venson E. Birdwell, President

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned a Notary Public in and for said County in said
State, hereby certify that Venson E. Birdwell
whose name as President of Birdwell Building Co., 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, 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 12th day of December xx2003

William H. Halbrooks

Notary Public