20031222000822770 Pg 1/2 119.00 Shelby Cnty Judge of Probate, AL 12/22/2003 15:25:00 FILED/CERTIFIED

This instrument was prepared by: William R. Justice P.O. Box 1144, Columbiana, AL 35051

Grantees' Address:

111 Cedar Cove Lane Pelham, AL 35124

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

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Two Thousand and no/100 Dollars, (\$102,000.00), to the undersigned Grantor, First National Bank of Shelby County, 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 Ray Baber and Donna Baber (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:

Lot 247, according to the Survey of Waterford Village, Sector 1, as recorded in Map Book 27, Page 100, in the Probate Office of Shelby County, Alabama.

Subject to restrictions, easements, alleys, permits, and rights of way of records, and all rights of redemption outstanding by reason of foreclosure of mortgage recorded as Instrument #2002-14423 as evidenced by deed recorded as Instrument #2003-61226, in the Probate Office of Shelby County, Alabama.

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 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 President, , who is authorized to execute this conveyance, has hereto set its signature and seal, this the 18th day of December, 2003.

First National Bank of Shelby County

By Helle Mon Gelfron Gus

## STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Helen Harrison Philips, whose name as regident of First National Bank of Shelby County, 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 or 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 the 18th day of December, 2003.

Nøtary Public