


This instrument was prepared by  
(Name) DAVID F. OVSON, LLC  
(Address) 1130 South 22nd Street, Birmingham, Alabama 35205  
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Send Tax Notice To: Russell V. Windsor  
name 5112 South Broken Bow Dr.  
~~5560 Double Oak Lane~~  
address Birmingham, AL 35242

STATE OF ALABAMA  
COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty Thousand and No/100 (\$80,000.00) Dollars  
to the undersigned grantor, Arthur Howard Homes, Inc.  
(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 Russell V. Windsor and Katey C. Windsor  
(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, AL to-wit:

  
20040517000259140 Pg 1/1 12.00  
Shelby Cnty Judge of Probate, AL  
05/17/2004 10:23:00 FILED/CERTIFIED

Lot 31, according to the map or survey of Mountain Crest Estates, as recorded in Map Book 32, Page 76, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:  
1. Ad valorem taxes for the year 2004, which are a lien, but not yet due and payable until October 1, 2004.  
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

The entire purchase price recited herein was derived from a mortgage loan closed simultaneously herewith.

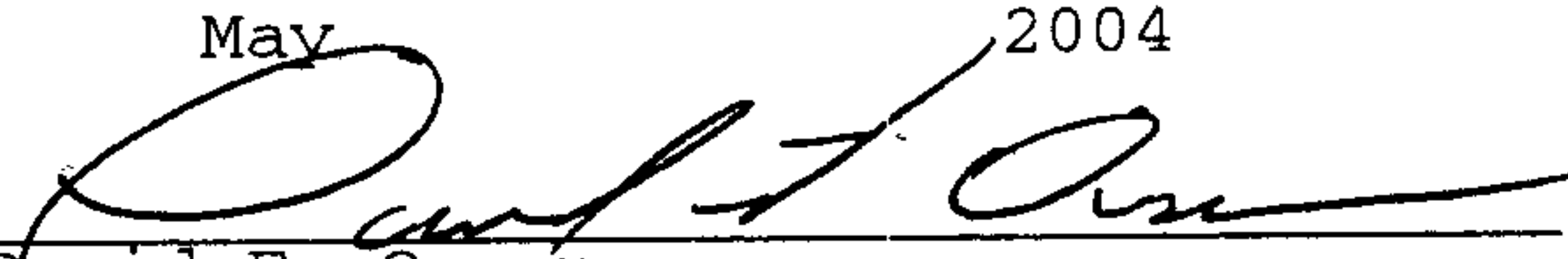
TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for 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 President, Arthur Howard  
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 4th day of May 2004  
Arthur Howard Homes, Inc.

ATTEST:  
\_\_\_\_\_  
By   
Arthur Howard, President

STATE OF Alabama  
COUNTY OF Jefferson

I, David F. Ovson a Notary Public in and for said County in said State, hereby certify that Arthur Howard whose name as President of Arthur Howard Homes, 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 4th day of May 2004  
  
David F. Ovson Notary Public