

Warranty Deed

STATE OF ALABAMA
COUNTY OF SHELBY

JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

Know all Men by these Presents: That, in consideration of One Hundred Dollars (\$100.00) and other good and valuable consideration to him in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, REBECCA C. HOWARD, AND MARRIED WOMAN (herein referred to as "Grantor") does by these presents grant, bargain, sell and convey unto JACQUELINE FLENORD and KIMBERLY N. FLENORD (herein referred to as "Grantee") for and during their joint lives and, upon the death of either of them, then to the survivor, in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 67, according to the Survey of Sommersby Townhomes, as recorded in Map Book 20 page 112, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

\$ 112,100.00 of the consideration herein was derived from a mortgage loan to ABN Amro Mortgage Group, Inc. closed simultaneously herewith.

To Have and To Hold the aforegranted premises to the said Grantees for and during their joint lives and, upon the death of either of them, then to the survivor, in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And the said Grantor does, for herself, her heirs and assigns, covenant with said Grantee, their heirs and assigns, that she is lawfully seized in fee simple of said premises, that it is free from all encumbrances, except as otherwise noted above, that she has a good right to sell and convey the same as aforesaid, and that she will and her heirs and assigns shall Warrant and Defend the premises to the said Grantee, their heirs, personal representatives and assigns forever, against the lawful claims of all persons.

In Witness Whereof, the said Grantor has set her hand and seal this 2nd day of July, 2004.

Rebecca C. Howard

Mudustus

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STATE OF ALABAMA COUNTY OF <u>CALHOUN</u>

I, the undersigned notary public, in and for said county and state, hereby certify that Rebecca C. Howard, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 2nd day of July, 2004.

Notary Public

My commission expires 3.25-37

GRANTEE'S MAILING ADDRESS:

ANKISTON, AL 36202

THIS INSTRUMENT PREPARED BY:

Turner & Miller, LLC 1302 Noble Street Suite 3F Anniston, AL 36201

Telephone: 256-235-1901 Fax: 256-235-2591

File # 04-410