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Send Tax Notice to:
J. Robert Kerns, III &
Helen S. Kerns
1424 East Whirlaway
Helena, Alabama 35080



JEFFERSON TITLE CORPORATION

P.O. Box 10481 • Birmingham, AL 35201 • (205) 328-8020

This instrument was prepared by

(Name) David F. Ovson, Attorney at Law
3499 Independence Drive, Suite A
(Address) Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF JEFFERSON

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Seventy Nine Thousand Nine Hundred & 00/100 ----- DOLLARS
(\$79,900.00)

to the undersigned grantor, Altus Bank, A Federal Savings Bank 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

J. Robert Kerns, III and Helen S. Kerns

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in _____
Shelby County, Alabama to-wit:

Lot 13, according to the survey of Dearing Downs, Fourth Addition, as recorded in
Map Book 9, Page 179, in the Probate Office of Shelby County, Alabama, being
situated in Shelby County, Alabama.

SUBJECT TO:

1. Ad Valorem taxes for the year 1988, which are a lien, but not due
and payable until October 1, 1988.
2. Existing easements, restrictions, rights of way, set back lines, limitations,
if any, of record.
3. Subject to statutory rights of redemption by those entitled to redeem under
the laws of the State of Alabama.

\$71,900.00 of the purchase price recited above was paid from a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship. 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 Vice-President,
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 2nd day of March 19 88

ATTEST:

Francis V. Anderson By George C. Talley
Assistant Secretary Vice-President

STATE OF ALABAMA
COUNTY OF HOUSTON

STATE OF ALA. SHELBY
I CERTIFY THIS
INSTRUMENT WAS FILED

88 MAR -8 AM 9:35

Seed tax 8.00
Rec 250
Sub 100
11.50
a Notary Public in and for said County in said

I, the undersigned
State, hereby certify that George C. Talley
whose name as Vice-President of Altus Bank, A Federal Savings Bank
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 2nd day of March 19 88

Wickie A. McRae

COMMISSION EXPIRES

Notary Public

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