76.5557

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

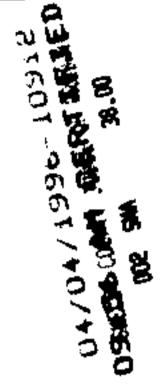
R. Shan Paden
PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

STATE OF ALABAMA)
COUNTY OF SHELBY)

SEND TAX NOTICE TO: 4

996-10918

EDWIN L. VERNON 3025 BROOKHILL DRIVE BIRMINGHAM, AL 35242



JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TWENTY EIGHT THOUSAND NINE HUNDRED and 00/100 (\$228,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOSEPH HOLDNAK, JR. and BRENDA J. HOLDNAK, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto EDWIN L. VERNON and JOANN M. VERNON, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 8, ACCORDING TO THE MAP OF MEADOW BROOK, SIXTEENTH SECTOR, PHASE I, AS RECORDED IN MAP BOOK 9, PAGE 151 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- Subject to the taxes for the year beginning October 1, 1995 which constitutes a lien but are not yet due and payable until October 1, 1996.
- A 35 foot building line from Brookhill Drive, a 10 foot easement on the rear, a 10 foot easement on the Northeastern side and an irregular 20 foot easement as shown by recorded plat.
- Restrictions per recorded map plat and as recorded in Real Volume 62, Page 562.
- 4. Restrictive Covenants in favor of Alabama Power Company as recorded in Real Volume 66, Page 318.
- 5. Right of way to Alabama Power Company as recorded in Real Volume 75, Page 613.

\$202,300.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

04/04/1996-10912 09:56 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 SHA 38.00

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JOSEPH HOLDNAK, JR. and BRENDA J. HOLDNAK, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 1st day of April, 1996.

JOSEPH HOLDNAK, DI

Brenda J. HOLDNAK

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOSEPH HOLDNAK, JR. and BRENDA J. HOLDNAK, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 1st day of April, 1996.

Notary Public

My commission expires: 50-70

Inst # 1996-10912

04/04/1996-10912 09:56 AM CERTIFIED SHELBY COUNTY JUNKS OF PROBATE 002 SNA 38.00