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Inst # 1996-14410

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

SEND TAX NOTICE TO:

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

LARRY ROBERT ROWLAND
5110 SPLIT RAIL TRAIL
BIRMINGHAM, AL 35244

05/02/1996-14410
02:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SWS 11.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FORTY SIX THOUSAND FIVE HUNDRED and 00/100 (\$146,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES W. MCDANIEL and KIMBERLY R. MCDANIEL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LARRY ROBERT ROWLAND and LYNDIA CAROL ROWLAND, 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 22, ACCORDING TO THE SURVEY OF HOMESTEAD, FIRST SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 9, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

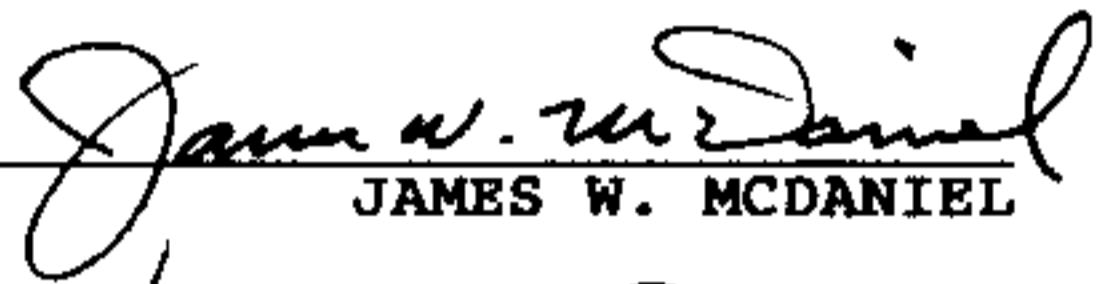

1. Subject to the taxes for the year beginning October 1, 1995 which constitutes a lien but are not yet due and payable until October 1, 1996.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto as recorded in Deed Book 4, Page 376.
3. Restrictions appearing of record in Misc. Book 7, page 2 and Misc. Book 7, page 206.
4. Agreement with Alabama Power Company recorded in Misc. Book 7, Page 207.
5. Right of Way granted to Alabama Power Company by instrument(s) recorded in Deed Book 129, Page 561; Deed Book 179, Page 370; Deed Book 185, Page 131 and Deed Book 187, Page 363.
6. Right of Way in favor of Alabama Power Company and Southern Bell Telephone & Telegraph Company by instrument(s) recorded in Deed Book 283, Page 7.
7. 35 foot building line from Split Rail Trail and a 5 foot easement along the rear lot line, as shown on recorded map.

\$149,400.00 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.

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, JAMES W. MCDANIEL and KIMBERLY R. MCDANIEL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 23rd day of April, 1996.

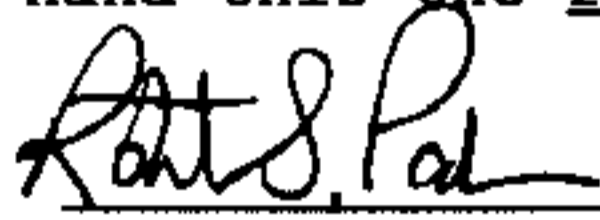

JAMES W. MCDANIEL

KIMBERLY R. MCDANIEL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES W. MCDANIEL and KIMBERLY R. MCDANIEL, 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 23rd day of April, 1996.


Notary Public

My commission expires: 7/16/98

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