

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:

Earnest J. Clark & Brenda Clark
253 Forest Parkway
Montevallo, AL 35115

**STATE OF ALABAMA)
COUNTY OF SHELBY)**

Warranty Deed/TWROS

Inst # 1996-21874

KNOW ALL MEN BY THESE PRESENTS, That in consideration of One Hundred Seventy-Four Thousand Nine Hundred and 00/100----- to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we ROBERT E. KRANER and wife, COURTNEY A. KRANER, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto Earnest J. Clark and Brenda Clark (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 2, according to the Survey of Park Forest, Sixth Sector, as recorded in Map Book 17, Page 92, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

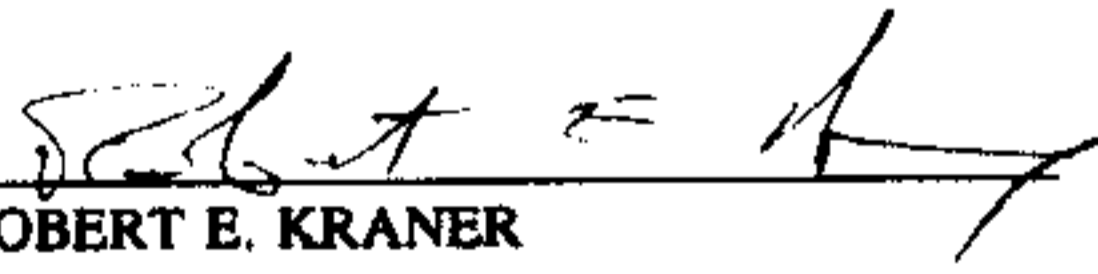
Ad valorem taxes for 1996 and subsequent years not yet due and payable until October 1, 1996. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$166,155.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded 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 said GRANTEES 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, and that I/we will and my/our heirs, executors, and administrators 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, I/we have hereto set my/our hand(s) and seal(s), this the 14th day of June, 1996.


ROBERT E. KRANER


COURTNEY A. KRANER

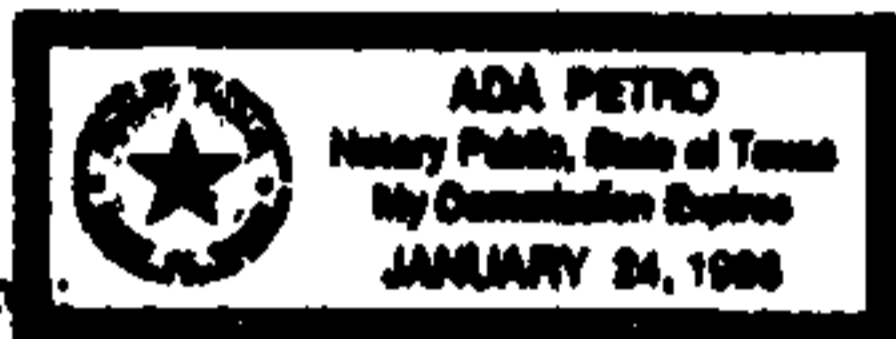
CLAYTON T. SWEENEY, ATTORNEY AT LAW

07/09/1996-21874
10:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 20.00

STATE OF Texas)
Harris COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that ROBERT E. KRANER, 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 official seal this 14th day of June, 1996.



My Commission Expires

Ada Petro
Notary Public

AFFIX SEAL

STATE OF Texas)
Harris COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that COURTNEY A. KRANER, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of June, 1996.



My Commission Expires

Ada Petro
Notary Public

AFFIX SEAL

Inst # 1996-21874

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