

This instrument was prepared by:  
(Name) Holliman, Shockley, & Kelly  
(Address) 2491 Pelham Pkwy., Pelham, AL 35124

Send Tax Notice to:  
(Name) Michael L. Stilley  
(Address) 455 Milgray Lane  
Calera, AL 35040

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA  
Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Forty Two Thousand Nine Hundred and no/100 DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, we, Michael S. Karn and wife, Janis M. Karn (herein referred to as grantors), do grant, bargain, sell and convey unto Michael L. Stilley and wife, Rozlyn Spano Stilley (herein referred to as GRANTEE), as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 28, according to the survey of Southern Hills, Sector 6, Phase 2, as recorded in Map Book 18 page 79 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$135,750.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-17592

06/05/1997-17592  
08:56 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HEL 16.00

TO HAVE AND TO HOLD, unto the said GRANTEE 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 grantee 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 grantee 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 GRANTEE, 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 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 GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s) this 22nd day of May, 19 97.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Michael S. Karn (Seal)  
Janis M. Karn (Seal)

STATE OF ALABAMA

Shelby

County

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Michael S. Karn and wife, Janis M. Karn, whose name are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 22nd day of May, A.D. 19 97.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: MARCH 12, 2001

[Signature]  
Notary Public