

Send Tax Notice To:
Michael Sigman Symms and wife,
Nell Carr Symms
1729 Native Dancer Circle
Helena, Alabama 35080

This instrument was prepared by:
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P. O. Box 380275
Birmingham, AL 35238

08/13/1998-31187
08:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 19.00

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Thirty Four Thousand Nine Hundred Dollars and 00/100 (\$134,900.00) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **ALLEN J. YOUNG AND WIFE, KRISTA M. YOUNG** (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **MICHAEL SIGMAN SYMMS AND WIFE, NELL CARR SYMMS**, (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 30, according to the Survey of Dearing Downs, Tenth Addition, as recorded in Map Book 14, page 86, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Taxes and assessments for the year 1998, and subsequent years, which are not yet due and payable.
2. 40 foot building line, as shown by recorded map.
3. 7 1/2 foot Easement on rear and Southwest, as shown by recorded map.
4. Restrictions as shown by recorded Map.
5. Restrictions appearing of record in Real 315, page 985, in the Probate Office of Shelby County, Alabama.
6. Right of way to Alabama Power Company and Southern Bell Telephone and Telegraph Company recorded in Real 333, page 148, in the Probate Office of Shelby County, Alabama.
7. Coal, oil, gas and other minerals interests, in, to or under the land herein described.
8. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

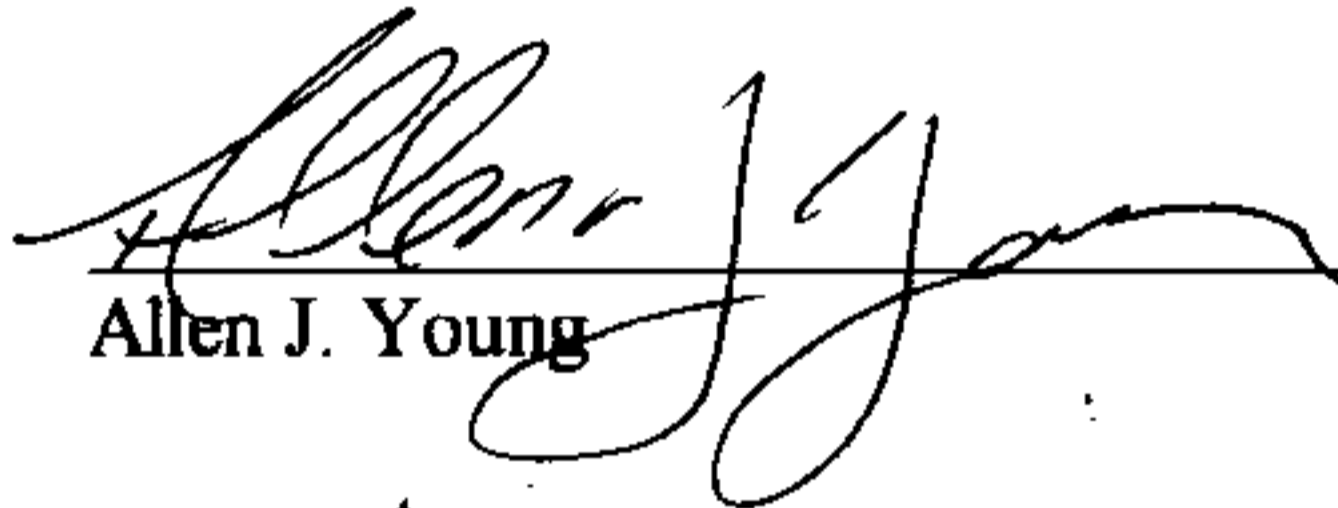
NOTE: \$128155.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.

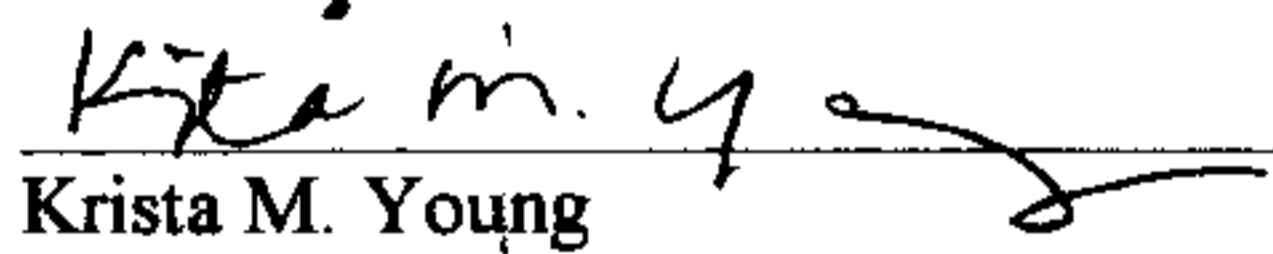
Inst # 1998-31187

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 6th day of August, 1998.



Allen J. Young


Krista M. Young

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Allen J. Young and wife, Krista M. Young, whose names 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 date the same bears date.

Given under my hand and official seal, this the 6th day of August, 1998.


Notary Public
My commission expires: 3-4-99

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