

SEND TAX NOTICE TO: ROBERT A. DUNCAN, JR.
185 LENOX DRIVE
BIRMINGHAM, ALABAMA 35242

WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:
COUNTY OF Shelby:

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$180,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **MARK C. KNIPFER and PATRICIA A. KNIPFER, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S)), do hereby GRANT, BARGAIN, SELL and CONVEY unto **ROBERT A. DUNCAN, JR. and TRACY M. DUNCAN, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S)) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the County of Shelby, and State of Alabama, to-wit:

LOT 18, ACCORDING TO THE SURVEY OF LENOX PLACE, PHASE TWO, AS RECORDED IN MAP BOOK 19, PAGE 157, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$171,000.00 of the purchase price received above was from a first purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I (we) do for myself(ourselves) and for my(our) heirs, executors, and administrators covenant with the 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, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 21st day of July, 1999.

Mark C. Knipfer (L.S.)
MARK C. KNIPFER

Patricia A. Knipfer
PATRICIA A. KNIPFER

Inst # 1999-31405

(L.S.)

07/28/1999-31405
09:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CLK 17.98

THE STATE OF ALABAMA:
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that MARK C. KNIPFER, PATRICIA A. KNIPFER, and 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/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 21st day of July, 1999.

Notary Public
Notary Public

My commission exp: _____

Prepared by:

STEWART & ASSOCIATES, P.C. 3595 GRANDVIEW PARKWAY, SUITE 350
BIRMINGHAM, AL 35243

MY COMMISSION EXPIRES OCTOBER 27, 2001