


This form provided by
SHELBY COUNTY ABSTRACT & TITLE CO., INC.
P. O. Box 752 - Columbiana, Alabama 35051
(205) 669-6204 (205) 669-6291 Fax (205) 669-3130

SEND TAX NOTICE TO:
Victor C. Foster
(Name)
123 Kentwood Trail
(Address)
Alabaster, Alabama 35007

This instrument was prepared by: Mike T. Atchison, Attorney
P.O. Box 822
Columbiana, Alabama 35051

Form 1-1-5 Rev. 4/99
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - Stewart Title Insurance Corp. of Houston, TX

STATE OF ALABAMA }
SHELBY COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**


20030528000331310 Pg 1/1 12.00
Shelby Cnty Judge of Probate, AL
05/28/2003 14:20:00 FILED/CERTIFIED

That in consideration of Five Hundred and no/100----- DOLLARS
and to create a joint survivorship deed
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Victor C. Foster and wife, Debra F. Foster
(herein referred to as grantors) do grant, bargain, sell and convey unto
Victor C. Foster and wife, Debra F. Foster

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in
Shelby

County, Alabama to-wit:

Lot 118, according to the Survey of Kentwood, 3rd Addition, Phase 1, as recorded in
Map Book 19, Page 26, in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

SUBJECT TO TAXES FOR 2003 AND SUBSEQUENT YEARS, EASEMENTS, RESTRICTIONS, RIGHTS OF
WAY, AND PERMITS OF RECORD.

\$135,920.00 of the above recited consideration was paid from a mortgage recorded
simultaneously herewith.

\$16,990.00 of the above recited consideration was paid from a second mortgage 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 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, 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, their heirs
and assigns forever, against the lawful claims of all persons.

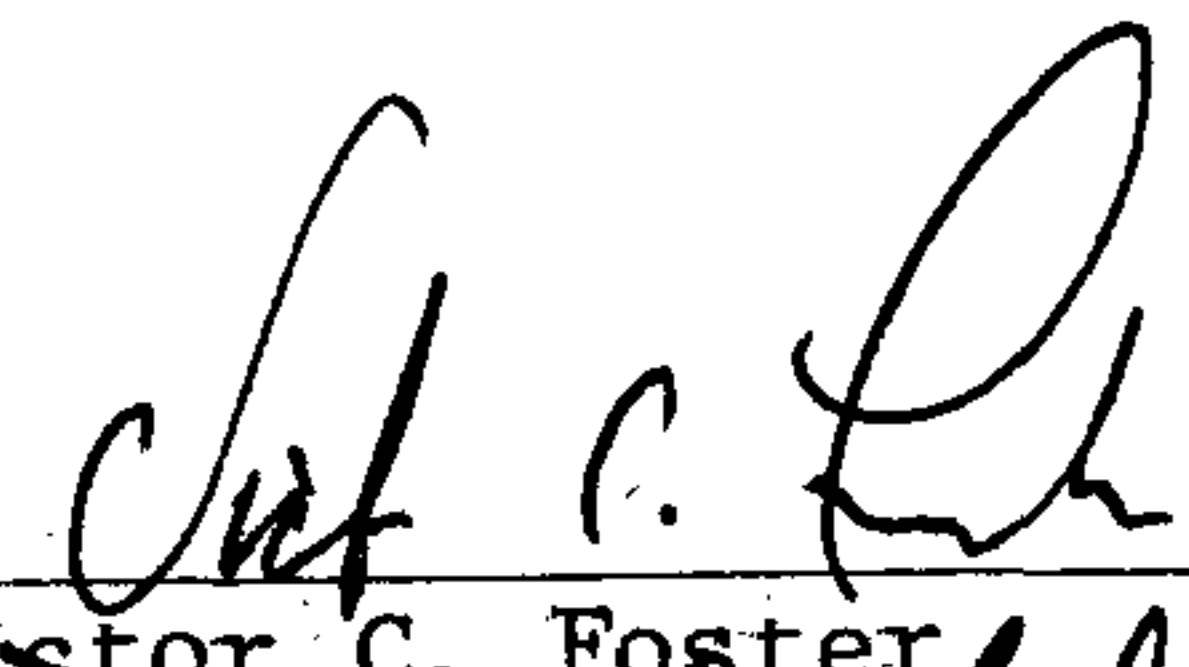
IN WITNESS WHEREOF, _____ we _____ have hereunto set _____ our _____ hand(s) and seal(s), this 28th
day of May, 2003.


WITNESS:


(Seal)

(Seal)

(Seal)



Victor C. Foster (Seal)


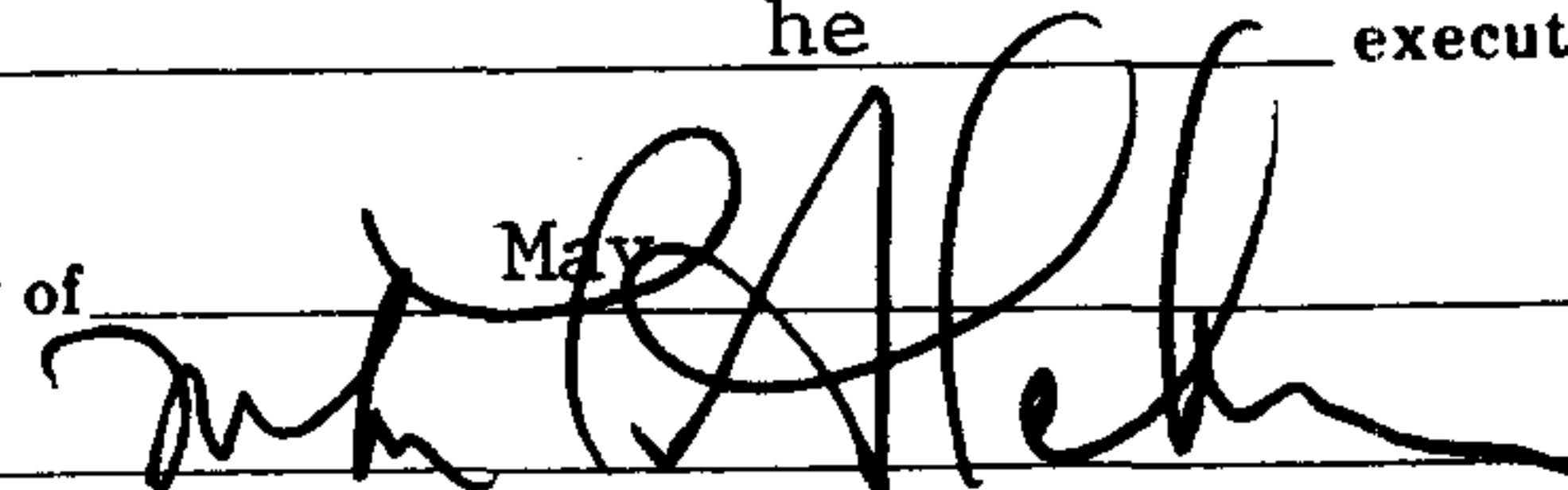
Debra F. Foster (Seal)

by: Victor C. Foster, attorney in fact as
(Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that Victor C. Foster, individually and as Attorney in Fact for Debra F. Foster

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 28th day of May, A.D., 20 03.



Notary Public.