

20060605000262450 1/1 \$12.00  
Shelby Cnty Judge of Probate, AL  
06/05/2006 08:56:48AM FILED/CERT

Send tax notice to:  
Ronda M. Steciuk and Mark R. Steciuk  
123 Conroy Road  
Sterrett, Alabama 35147

**WARRANTY DEED  
JOINTLY WITH REMAINDER TO SURVIVOR**

**STATE OF ALABAMA  
SHELBY COUNTY**

**KNOW ALL MEN BY THESE PRESENTS**, that in consideration of the sum of \$312,000.00 and other valuable considerations to the undersigned GRANTOR (S), **JOSEPH H. BOWLES AND PATRICIA D. BOWLES, HUSBAND AND WIFE** (hereinafter referred to as GRANTORS), in hand paid by the GRANTEE (S) herein, the receipt of which is hereby acknowledged, the said GRANTOR (S) does by these presents GRANT, BARGAIN, SELL and CONVEY unto **RONDA M. STECIUK AND MARK R. STECIUK**, hereinafter 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 County of Shelby, State of Alabama, to-wit:

LOT 432, ACCORDING TO THE SURVEY OF FOREST PARKS 4<sup>TH</sup> SECTOR 2<sup>ND</sup> PHASE AS RECORDED IN MAP BOOK 23, PAGE 111, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$249,600.00 AND 62,400.00 OF THE ABOVE CONSIDERATION WAS PAID FROM THE PROCEEDS OF THOSE MORTGAGE CLOSED SIMULTANEOUSLY HEREWITH.

**TO HAVE AND TO HOLD**, to the said GRANTEE (S), for and during their joint lives together 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 GRANTEE (S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

**IN WITNESS WHEREOF**, I/we have hereunto set my/our hand and seal, this 31st day of May, 2006.

*Joseph H. Bowles*  
\_\_\_\_\_  
JOSEPH H. BOWLES  
*Patricia D. Bowles*  
\_\_\_\_\_  
PATRICIA D. BOWLES  
BY: *Joseph H. Bowles*  
\_\_\_\_\_  
JOSEPH H. BOWLES, ATTORNEY-IN-FACT

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Joseph H. Bowles, 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, they, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31<sup>st</sup> day of May 2006.

*David S. Snoddy*  
\_\_\_\_\_  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

**DAVID S. SNODDY**

**MY COMMISSION EXPIRES 6/18/06**

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Patricia D. Bowles, by Joseph H. Bowles, Attorney-in-Fact 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, in his capacity of Attorney-in-Fact and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31<sup>st</sup> day of May 2006.

*David S. Snoddy*  
\_\_\_\_\_  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
THIS INSTRUMENT PREPARED BY:  
✓MOSELEY & ASSOCIATES, P.C.  
2871 ACTON ROAD, SUITE 101  
BIRMINGHAM, ALABAMA 35243

**DAVID S. SNODDY**  
**MY COMMISSION EXPIRES 6/18/06**