

(Name) Mr. & Mrs. Hugh P. Rowland
2523 Comanche Drive
(Address) Birmingham, Alabama 35244

This instrument was prepared by

(Name) William A. Jackson, Attorney
2204 Lakeshore Drive, Suite 320
(Address) Birmingham, Alabama 35209

Form 1-1.5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA
JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Fifty Thousand Five Hundred Twenty-One and 29/100-----DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Kaljo C. Schiff and wife, Judith A. Schiff

(herein referred to as grantors) do grant, bargain, sell and convey unto

Hugh P. Rowland and wife, Diana L. Rowland

(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 4, according to a Resurvey of Lot 4, Survey of Indian Valley, 3rd Sector for vacation of a 20' easement, as recorded in Map Book 5, Page 115, in the Office of the Judge of Probate of Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to easements and restrictions of record.

\$17,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

And as further consideration the grantees herein expressly assume and promise to pay that certain mortgage to Home Federal Savings & Loan Association of the South, recorded in Mortgage Book 366, Page 499, in said Probate Office, according to the terms and conditions of said mortgage and the indebtedness thereby secured.

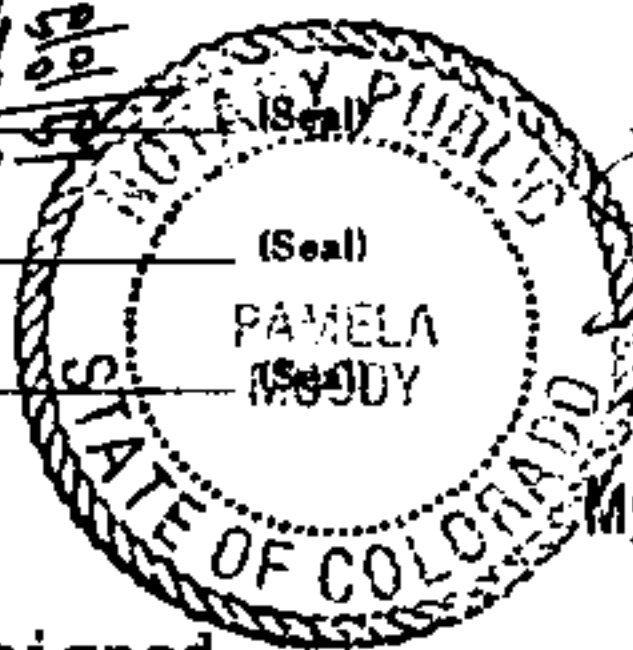
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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

day of May, 1984.

STATE OF ALABAMA
I HEREBY CERTIFY
1984 MAY -9 AM 10:17
See City 448-400
Deed tax 34.00
1.50
1.00
36.50



Kaljo C. Schiff (Seal)
Judith A. Schiff (Seal)

STATE OF COLORADO
SAGUACHE COUNTY

My Commission Expires December 2, 1987

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kaljo C. Schiff and wife, Judith A. Schiff 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 day the same bears date.

Given under my hand and official seal this

day of

May, A.D. 1984.

Notary Public