SEND TAX NOTICE TO:

	(Name) Michael O. McGowan 412 Oak Glen Lane
This instrument was prepared by	(Address) Birmingham, Alabama 35244
(Name) Dale Corley, Attorney 2100 16th Avenue South	<u></u>
(Address) Birmingham, Alabama 35205	
Porm 1-1.7 Ray 5/89	SURVIVORSHIP — LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama
STATE OF ALABAMA KNOW ALL	MEN BY THESE PRESENTS.

COUNTY OF SHELBY One Hundred Ten Thousand Nine Hundred and no/100 Dollars (\$110,900.00) That in consideration of

a corporation. to the undersigned grantor. United Home Builders, Inc. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Michael O. McGowan and Katherine P. McGowan

(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 53, according to the Survey of Oak Glen, First Sector, as recorded in Map Book 9, page 104 in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$99,000.00 of the consideration recited above was paid from a mortgage loan closed simultaneously herewith.

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> 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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns

forever, against the lawful class	ns of all persons.	CINC DISC SERVICE CO THE CALL		
IN WITNESS WHEREON who is authorized to execute the	F, the said GRANTOR, by its is conveyance, has hereto set its signati	ure and seal, this the 9	ard W. Coggins th day of May	1986
ATTEST:	STATE OF ALA. SHELBY CO. I CERTIFY THIS	ONITED HON	E BUILDERS, INC.	
	INSTRUMENT WAS ELLED	Lex	onard W. Coggares	President
STATE OF ALABAMA COUNTY OF JEFFERSON	} 1986 HAY 20 AM 10: 38	Reed TAX	13.00 2.50 1.00	
	JUDGE OF PROBATE		15.50 Notary Public in and for	esid County in said
I. the unde	rsigned	معر مجر	A Notary Public in and for	said County throate
State, hereby certify that	Leonard W. Coggins	The state of		
whose name at		ited Home Bullds wn to me, acknowledged	ers Inc	ing informed of the

Given under my hand and official seal, this the

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contents of the conveyance, he, as such officer and with full authority, executed the same yelliptarily for and as the act of said corporation, day of

Notary Public

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