

This instrument was prepared by 1137  
(Name) Roger W. Ellis  
(Address) 2232 Cahaba Valley Drive  
Birmingham, AL 35242

Send Tax Notice to:  
James R. Lower  
3652 Cumberland Trace  
Birmingham, AL 35243

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA  
COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of: (\$ 156000.00)  
ONE HUNDRED FIFTY SIX THOUSAND DOLLARS AND 00 CENTS  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Kent R. Clark and Linda P. Clark, as husband and wife,

(herein referred to as grantors) do grant, bargain, sell and convey unto  
James R. Lower and Mary K. Lower, as husband and wife,  
(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 122, according to the survey of Meadow Brook, Second Sector, Second Phase, as recorded in Map Book 7 page 130 in the Probate Office of Shelby County, Alabama; being situated in Shelby County,

Mineral and mining rights excepted.

Subject to any and all easements, restrictions, covenants, rights-of-way and any other conditions of record.

NOTE: A purchase money mortgage in the amount of \$ 20000 has been executed simultaneously with this deed, to finance the purchase price of \$ 156000 .

BOOK 167 PAGE 855

1. Deed Fee : 136.00  
2. Mtg. Fee \_\_\_\_\_  
3. Recording Fee 2.50  
4. Indexing Fee 1.00  
TOTAL 139.50

TO HAVE AND TO HOLD Unto the said grantees as joint tenants, with right of survivorship, their heir 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 hereunder set our hand(s) and seal(s), this 15th day of January, 1988.

WITNESS:

\_\_\_\_\_  
(Seal)

Kent R. Clark (Seal)  
Kent R. Clark

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS INSTRUMENT WAS FILED  
\_\_\_\_\_  
(Seal)

Linda P. Clark (Seal)  
Linda P. Clark

88 JAN 18 AM 10:15  
\_\_\_\_\_  
(Seal)

\_\_\_\_\_  
(Seal)

Thomas A. Snowden, Jr.  
JUDGE OF PROBATE

STATE OF ALABAMA  
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that  
Kent R. Clark and Linda P. Clark, as husband and wife,

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 and official seal this 15th day of January A.D., 1988 . Charles C. Fridlin III  
My commission expires: Mar. 16, 1991 Notary Public Charles C. Fridlin III