

This instrument was prepared by

(Name) Ina M. Coon

(Address) 1900 Indian Lake Drive  
Birmingham, Alabama 35244

This Form furnished by:

**Cahaba Title, Inc.**

Highway 31 South at Valleydale Road  
P. O. Box 689  
Pelham, Alabama 35124

Policy Issuing Agent for  
Safeco Title Insurance Co  
TELEPHONE: 988-5600



WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR-

STATE OF ALABAMA

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Twenty Thousand and No/100ths DOLLARS  
(\$20,000.00)

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Dillon L. Gowers and Grace T. Gowers

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

Howard T. Stephenson, Jr. & wife Judy L. Stephenson & daughter Monica A. Stephenson  
(herein referred to as GRANTEES) 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 Shelby County, Alabama to-wit:

According to the survey of Melvin R. Reynolds, Registered Surveyor, dated 2nd day of  
June, 1982, a parcel of land located in the SW $\frac{1}{4}$  of the NE $\frac{1}{4}$  of Section 5, Township 21  
South, Range 4 West, more particularly described as follows: Begin at the NE corner  
of said  $\frac{1}{4}$ - $\frac{1}{4}$  section; thence in a westerly direction along the northerly line of said  
 $\frac{1}{4}$ - $\frac{1}{4}$  section, a distance of 1331.34 feet to the NW corner of said  $\frac{1}{4}$ - $\frac{1}{4}$  section; thence  
95 degrees 48 minutes 02 seconds left to tangent of a curve to the left, having a  
radius of 2297.86 feet, and a central angle of 4 degrees 09 minutes 15 seconds, and  
in a southeasterly direction along the arc of said curve, a distance of 166.60 feet;  
thence 80 degrees 02 minutes 43 seconds left from tangent of said curve, in an  
easterly direction, parallel to said north line of said  $\frac{1}{4}$ - $\frac{1}{4}$  section, a distance of  
1310.09 feet to a point in the easterly line of said  $\frac{1}{4}$ - $\frac{1}{4}$  section; thence 90 degrees  
33 minutes left, in a northerly direction, a distance of 165.00 feet to the Point of  
Beginning, containing 5.0 Acres.

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

\$18,000.00 of the above purchase price is paid from a mortgage loan closed  
simultaneously herewith.

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TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them,  
then to the survivor of them in fee simple, and to the 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,  
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 2nd  
day of December, 1988

WITNESS:

STATE OF ALA. SHELBY  
I CERTIFY (Seal)  
INSTRUMENT WAS FILED

88 DEC -7 PM 3:50

(Seal)  
JUDGE OF PROBATE

*Dillon L. Gowers* (Seal)  
*Grace T. Gowers* (Seal)

1. Deed Tax \$ 2.00  
2. Mtg Tax (Seal)  
3. Recording Fee 2.50  
4. Indexing Fee 2.00  
TOTAL 6.50

STATE OF ALABAMA  
SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,  
hereby certify that Dillon L. Gowers & Grace T. Gowers  
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 have executed the same voluntarily  
on the day the same bears date.

Given under my hand and official seal this 2nd day of December, 1988 A. D., 1988

Form ALA-31

Cahaba Title

*Ina M. Coon*  
Notary Public.