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Send Tax Notice To: Mr. Michael F Vinyard
name
4221 Heritage Oaks Ct
address
Bham, AL 35242

This instrument was prepared by
(Name) Thomas L. Foster, Attorney
(Address) 1201 N. 19th St., B'ham, AL. 35234

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA
JEFFERSON COUNTY **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of --One Hundred Twenty Three & 00/100--(\$123,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we
E. Warren Stephens and wife, Debra G. Stephens, by and through her Attorney in fact,
Lindsey J. Allison
(herein referred to as grantors) do grant, bargain, sell and convey unto
Michael F. Vinyard and Sharon H. Vinyard

(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 11, according to the Map and Survey of Heritage Oaks, as recorded in Map Book 11,
page 23 A & B, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations,
if any, of record.

Subject to ad valorem taxes for the current tax year.

\$ 98,000.00 of the consideration recited above was paid from a mortgage loan closed
simultaneously herewith.

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1. Deed Tax -----	\$ 25.00
2. Imp. Tax -----	\$
3. Recording Fee -----	3.50
4. -----	3.00
5. -----	1.00
6. -----	
Total -----	\$ 31.50

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 29th
day of December, 1989

WITNESS:
STATE OF ALA. SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED (Seal)
90 JAN -9 PM 1:21 (Seal)
Judge of Probate (Seal)
JUDGE OF PROBATE

E. Warren Stephens (Seal)
Debra G. Stephens / Lindsey J. Allison (Seal)
Debra G. Stephens, by and through her
Attorney-in-Fact, Lindsey J. Allison

STATE OF ALABAMA
JEFFERSON COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that E. Warren Stephens and wife, Debra G. Stephens, by and through her attorney-
in-fact, Lindsey J. Allison 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 29th day of December, A. D., 1989

[Signature]
Notary Public.