

This instrument was prepared by

Send Tax Notice To: PATRICK L. KYLE

(Name) ANTHONY D. SNABLE, ATTORNEY
 (Address) 2700 HIGHWAY 280 SOUTH, STE. 101-W
BIRMINGHAM, ALABAMA 35223

729 DIVIDING RIDGE DRIVE
BIRMINGHAM, ALABAMA 35244
 address

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 SIXTEEN THOUSAND NINE HUNDRED AND NO/100 (\$116,900.00) -- DOLLARS

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

CHARLES WAYNE NEVINS AND WIFE, REGENA G. NEVINS

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

PATRICK L. KYLE AND WIFE, JENNIFER M. KYLE

(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 25, ACCORDING TO THE SURVEY OF THE RESIDENTIAL SUBDIVISION OF RIVERCHASE WEST-DIVIDING RIDGE, FIRST ADDITION, AS RECORDED IN MAP BOOK 7, PAGE 3 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO AD VALOREM TAXES FOR THE CURRENT TAX YEAR.

SUBJECT TO EASEMENTS, RESTRICTIONS AND RESERVATIONS OF RECORD.

MINERAL AND MINING RIGHTS EXCEPTED.

\$ 105,200.00 OF THE PURCHASE PRICE RECITED ABOVE WAS PAID BY A MORTGAGE LOAN
 CLOSED SIMULTANEOUSLY HERewith.

1. Deed Tax	\$ 12.00
2. Mtg. Tax	\$ 2.50
3. Recording Fee	\$ 3.00
4. Indexing Fee	\$ 1.00
5. No Tax Fee	\$ 1.00
6. Certified Fee	\$ 1.00
Total	\$ 18.50

CHARLES WAYNE NEVINS AND CHARLES W. NEVINS ARE ONE AND THE SAME PERSON.

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 1ST day of FEBRUARY, 19 90

WITNESS:

STATE OF ALA. SHELBY CO.
 I CERTIFY THIS
 INSTRUMENT WAS FILED

90 FEB 13 AM 8:58

JUDGE OF PROBATE

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgment

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that PATRICK L. KYLE AND WIFE, JENNIFER M. KYLE whose name S 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 1ST day of FEBRUARY, A. D., 19 90
 Return to:

Anthony D. Snable, Attorney
 2700 Highway 280 South, Suite 101-W
 Birmingham, Alabama 35223

Anthony D. Snable
 My commission expires: 12/21/91