

SEND TAX NOTICE TO:

(Name) Jerry L. Keel
483 Heatherwood Drive
 (Address) Birmingham, Alabama 35243

716

This instrument was prepared by

(Name) William Halbrooks
#1 Independence Plaza - Suite 704
 (Address) Homewood, Alabama 35209

Form 1-1.7 Rev. 5/82

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Two Hundred Twenty-seven Thousand and No/100-----DOLLARS

to the undersigned grantor, Birmingham Federal Savings and Loan Association, a corporation, (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

Jerry L. Keel and wife Sue B. Keel
 (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 18, according to Survey of HEATHERWOOD, 4th Sector, as recorded in Map Book 9, Pages 161, 162 and 163, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

Situated in Shelby County, Alabama.

\$217,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Subject to statutory rights of redemption by foreclosure deed dated December 1, 1989.

[Handwritten signature]

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1. Deed Tax	1.00
2. Recording Fee	2.50
3. Notary Fee	3.00
4. Title Insurance	1.00
5. Other	
Total	7.50

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 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 claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Albert C. Hultquist who is authorized to execute this conveyance, has hereto set its signature and seal, this the 1st day of August 19 90
 BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION

ATTEST: *[Signature]*
Mildred M. Son
 Mildred M. Son
 Executive Vice President
 STATE OF Alabama
 COUNTY OF Jefferson

By *[Signature]*
Albert C. Hultquist President

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

90 AUG -9 AM 9:45

I, the undersigned Albert C. Hultquist a Notary Public in and for said County in said State, hereby certify that Albert C. Hultquist whose name as President of Birmingham Federal Savings and Loan Association a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 1st day of August 19 90