

SEND TAX NOTICE TO:

(Name) Carlo H. Joseph, III
 3616 Cheshire Road
 (Address) Birmingham Alabama 35242

This instrument was prepared by

(Name) Gene W. Gray, Jr.
 2100 Southbridge Parkway Suite 650
 (Address) Birmingham, Alabama 35209

Form TICOR 5200 1-84
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

STATE OF ALABAMA
 SHELBY COUNTY

} KNOW ALL MEN BY THESE PRESENTS.

That in consideration of ONE HUNDRED SIXTY FIVE THOUSAND AND NO/100----- DOLLARS

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

Michael J. Turner and spouse Susan H. Turner
 (herein referred to as grantors) do grant, bargain, sell and convey unto

Carlo H. Joseph, III and Dianne M. Joseph
 (herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real estate situated in

SHELBY County, Alabama to-wit:

Lot 32, according to the Survey of Meadow Brook, Fifth Sector, First Phase
 as recorded in Map Book 8, Page 109, in the Probate Office of Shelby County,
 Alabama.

Subject to:
 Advalorem taxes for the year 1991 which are a lien, but not due and
 payable until October 1, 1991.
 Easements, rights of way and restrictions of record.

\$ 130,000.00 of the consideration was paid from the proceeds
 of a mortgage loan closed simultaneously herewith.

1. Deed Tax	<u>35.00</u>
2. Mfg. Tax	<u>2.50</u>
3. Recording Fee	<u>3.00</u>
4. Indexing Fee	<u>1.50</u>
5. No Tax Fee	<u>1.50</u>
6. Certified Fee	<u>1.50</u>
Total	<u>44.50</u>

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TO HAVE AND TO HOLD Unto the said GRANTEEES 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 grantee 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 GRANTEEES, 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 GRANTEEES, 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 15th
 day of February, 1991.

WITNESS: STATE OF ALA. S. L. L. I. CERTIFY THIS
 INSTRUMENT WAS FILED (Seal)

91 MAR 6 AM 8:19 (Seal)

STATE OF ALABAMA JUDGE OF PROBATE
 JEFFERSON COUNTY

I, Gene W. Gray, Jr., a Notary Public in and for said County, in said State,
 hereby certify that Michael J. Turner and spouse Susan H. Turner
 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 15th day of February

A. D. 1991

R. H.

Notary Public