This Instrument Was Prepared By:

SEND TAX NOTICE TO:

] Frank K. Bynum, Esquire #17 Office Park Circle Birmingham, Alabama 35223 Louis E. Montgomery

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY

(25,000)

That in consideration of ONE HUNDRED AND NO/10 DOLLARS (\$100.00) AND OTHER GOOD AND VALUABLE CONSIDERATIONS to the undersigned grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, RONALD E. EPSTEIN, a married man, and SHIHAN Y. OYAMA, a married man, (herein referred to as Grantors) do grant, bargain, sell and convey unto LOUIS E. MONIGOMERY and MARCIA MONIGOMERY (herein referred to as Grantees) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of , to-wit:

> Lots 4 and 5, according to the Amended Map of Saddle Creek Run, as recorded in Map Book 15, Page 22, in the Probate Office of Shelby County, Alabama

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

The property described in this instrument is not the homestead of the grantor. Said grantor is conveying pursuant to Section 6-10-3 of the

Code of Alabama, as amended.

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 we do for ourselves and for our heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and my 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 hands and seal,

this 15th day of October, 1991.

CERTIFY WAS IT 91 OCT 31 PH 1: 44

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STATE OF ALABAMA COUNTY OF JEFFERSON RONALD E. EPSZEIN

SHIHAM Y. OYAMA

500 3. Recording Fee Indexing Fee -No Tax Fee -6. Certified Fee -

Total

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RONALD E. EPSTETN a married man, and SHITHAN Y. OYAMA, a married man 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, they executed the same voluntarily on the day the same bears date. -

Given under my hand and official seal, this the 15th day of

October, 1991.

My Commission Expires: 11/20/92 zmont₂