

SEND TAX NOTICE TO:

(Name) Joseph David Phares
 Kandace Nicole Phares
 (Address) 117 White Cap Circle
 Alabaster, AL 35007

This instrument was prepared by

(Name) Clayton T. Sweeney
 2100 SouthBridge Parkway, Suite 650
 (Address) Birmingham, AL 35209

13-7-26-3-001-068

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 EIGHTY FIVE THOUSAND DOLLARS (\$85,000) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,
 Richard D. Robins and wife, Vickie G. Robins

(herein referred to as grantors) do grant, bargain, sell and convey unto
 Joseph David Phares and Kandace Nicole Phares

(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 50-A of a Resurvey of Lots 46, 47, 50 and 51 of Second Sector, Portsouth,
 as recorded in Map Book 6, Page 80, in the Office of the Judge of Probate
 in Shelby County, Alabama, except that part of said Lot 50-A more particularly
 described as follows:

From the Southwest corner of said Lot 50-A, run Northeasterly along the
 common line between Lot 50 A and Lot 51 for a distance of 17.39 feet to the
 point of beginning: thence contue Northeasterly along same course for a distance
 of 34.68 feet; thence turn an angle right of 143 degrees 42 minutes and run
 southerly a distance of 22.55 feet; thence turn an angle right and run South-
 westerly for a distance of 21.35 feet to the point of beginning.

\$83,922.00 of the consideration was paid from the proceeds of a mortgage
 loan closed simultaneously herewith.

Inst # 1992-08782
 05/19/1992-08782
 10:24 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 MCD 10.50

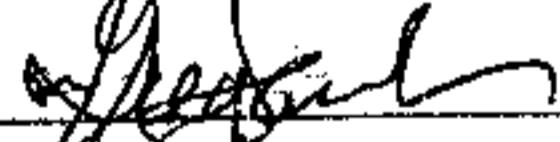
TO HAVE AND TO HOLD Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being
 the intention of the parties to this conveyance, that unless the joint tenancy hereby created is severed or terminated during the joint lives of
 the grantors herein in 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 hands and seals, this 17th

day of March, 1992.

WITNESS:



(Seal)



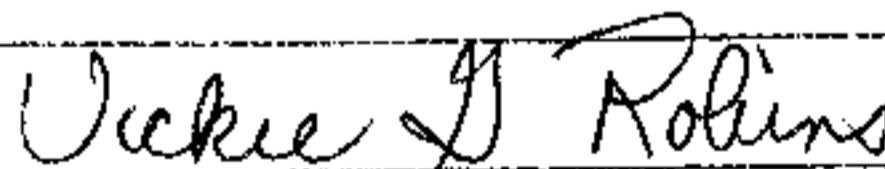
(Seal)

(Seal)



Richard D. Robins

(Seal)



Vickie G. Robins

(Seal)

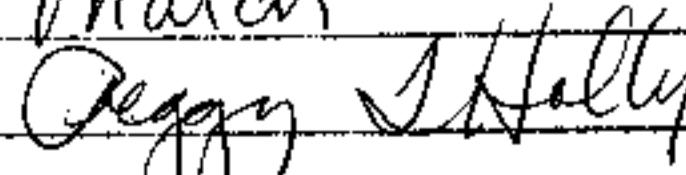
STATE OF ALABAMA
 Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State,
 hereby certify that Richard D. Robins and wife, Vickie G. Robins
 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 we executed the same voluntarily
 on the day the same bears date.

Given under my hand and official seal this 17 day of

March

A.D. 1992



Notary Public

EXHIBIT "A"

Lot 50-A of a Resurvey of Lots 46, 47, 50 and 51 of Second Sector, Portsouth, as recorded in Map Book 6, Page 80, in the Office of the Judge of Probate in Shelby County, Alabama, except that part of said Lot 50-A more particularly described as follows:

From the S0uthwest corner of said Lot 50-A,, run NOrtheasterly along the common line between Lot 50 A and Lot 51 for a distance of 17.39 feet to the point of beginning; thence contue Northeasterly along same course for a distance of 34.68 feet; thence turn an angle right of 143 degrees 42 minutes and run southerly a distance of 22.55 feet; thence turn an angle right and run Southwesterly for a distance of 21.35 feet to the point of beginning.

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