

This instrument was prepared by
(Name) William H. Halbrooks, Atty
(Address) 704 Independence Plaza
Birmingham, AL 35209

Send Tax Notice To: James Patrick Owens Jr.
name
1905 Cahaba Crest Drive
address
Birmingham, Alabama 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA } KNOW ALL MEN BY THESE PRESENTS,
Jefferson COUNTY }

That in consideration of TWO HUNDRED THIRTY SIX THOUSAND AND NO/100----- DOLLARS (\$236,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Kathy Sheree Bishop, an unmarried woman

(herein referred to as grantors) do grant, bargain, sell and convey unto James Patrick Owens Jr. and wife, Jennifer Owens

(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 28, Block 1, according to the Survey of Altadena Woods, First Sector, as recorded in Map Book 10, Page 104 A & B, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$170,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1992-13371

07/08/1992-13371
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOI MCD 72.50

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 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, I have hereunto set my hand(s) and seal(s), this 24th day of June, 19 92.


Kathy Sheree Bishop (Seal)

(Seal) (Seal) (Seal) (Seal)

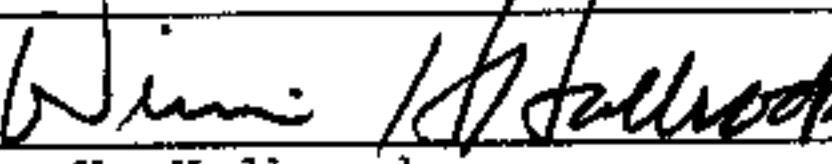
STATE OF ALABAMA

General Acknowledgment

Jefferson COUNTY

I, William H. Halbrooks, a Notary Public in and for said County, in said State, hereby certify that Kathy Sheree Bishop, an unmarried woman, whose name she 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of June A.D., 19 92


William H. Halbrooks Notary Public