

Prepared without benefit of survey. Attorney makes no certification as to legal description to property.

Send Tax Notice To:

Micah K. Avant and wife,  
Mary J. Avant  
1021 Independence Court  
Alabaster, Alabama 35007

This instrument was prepared by:

James W. Fuhrmeister  
Griffin, Allison, May, Alvis & Fuhrmeister  
P. O. Box 380275  
Birmingham, AL 35238

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**Warranty Deed, Jointly For Life With Remainder To Survivor**

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STATE OF ALABAMA )

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY )

THAT IN CONSIDERATION OF Seven Thousand Five Hundred Dollars and 00/100 (\$7,500.00) (and the assumption of the mortgage listed herein in the amount of \$93,049.73) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **M. Todd Lowry and wife, Kimberly D. Lowry**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Micah K. Avant and wife, Mary J. Avant**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 10, according to the survey of Navajo Hills, Ninth Sector, as recorded in Map Book 10, Page 84 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.
2. Mineral and Mining rights excepted.
3. Mortgage from M. Todd Lowry and wife, Kimberly D. Lowry to First Security Mortgage Corporation, dated August 25, 1989, recorded in Real Book 253, Page 655 and assigned to South Carolina National Bank, recorded in Real Book 323, Page 655 in Probate Office, and subsequently assigned to Wachovia Mortgage Company which grantees assume and agree to pay.

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 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.

-1-

01/06/1993-00391  
11:42 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 17.50

Inst # 1993-00391

And I do for myself and for my 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 I 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 (I) have hereunto set our hand(s) and seal, this 28th day of December, 1992.

M. Todd Lowry  
Grantor - M. Todd Lowry

Kimberly D. Lowry  
Grantor - Kimberly D. Lowry

STATE OF ALABAMA )

COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that M. Todd Lowry and wife, Kimberly D. Lowry, 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 date the same bears date.

Given under my hand and official seal, this the 28th day of December, 1992.

Kimberly M. Melton  
Notary Public

My commission expires: 3-5-95

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<sup>-2-</sup>  
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