

THIS INSTRUMENT PREPARED BY:
Porterfield, Harper & Mills, P.A.
P. O. Box 530790
Birmingham, Alabama 35253-0790

SEND TAX NOTICE TO:
Jamie Denise Anderson
5344 Riverbend Trail
Birmingham, AL 35244

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY) KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Forty Nine Thousand Five Hundred and
no/100----- Dollars (\$149,500.00) to the undersigned grantor
(whether one or more) in hand paid by the grantee herein, the receipt whereof
is acknowledged, I or we, **STEVEN M. COX AND WIFE, SHARON S. COX**, (herein
referred to as grantor, whether one or more) do grant, bargain, sell and
convey unto JAMIE DENISE ANDERSON
(herein referred to as grantee, whether one or more) ~~as joint tenants with~~
~~right of survivorship~~, the following described real estate situated in Shelby
County, Alabama to-wit:

Lot 36, according to the Survey of Sandpiper Trail Subdivision,
Sector II, as recorded in Map Book 12, pages 44, 45, 46 and 47, in
the Probate Office of Shelby County, Alabama.

This conveyance is made subject to ad valorem taxes for the current
year; all easements, restrictive covenants, reservations and
rights of way appearing of record affecting the property.

\$110,000.00 of the total consideration recited above has been paid from the
proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said grantee ~~as joint tenants with~~
~~right of survivorship~~, their heirs and assigns, forever; ~~it being the~~
~~intention of the parties to this conveyance that the joint tenancy~~
~~hereby created is severed or terminated during the joint lives of the grantee~~
~~herein in the event one grantee hereinafter 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 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, we have hereunto set our hand(s) and seal(s),
this 1st day of December, 1992.

(SEAL) St. M. Cox
STEVEN M. COX

Sharon S. Cox (SEAL)
SHARON S. COX

STATE OF Alabama)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said
State, hereby certify that **STEVEN M. COX AND WIFE, SHARON S. COX**, 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 each executed the same voluntarily on the day the same bears
date.

Given under my hand and seal this 1st day of
December, 1992.

MY COMMISSION EXPIRES: 6/18/94

Inst # 1993-03067

Kathy A. Miles
NOTARY PUBLIC

02/02/1993-03067 (SEAL)
01:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 46.50