

This instrument was prepared by

Send Tax Notice To: STEPHEN N. SHEPHERD
name 836 Riverchase Parkway
Birmingham, Alabama 35244
address

(Name) HOLLIMAN SHOCKLEY & KELLY ATTORNEYS
3821 Lorna Road, Suite 110
(Address) Birmingham, AL. 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of ONE HUNDRED SEVENTY-THREE THOUSAND AND NO/100 (\$173000.00 DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
JOHN WALLACE GIBSON and wife, BETHANY T. GIBSON

(herein referred to as grantors) do grant, bargain, sell and convey unto
STEPHEN N. SHEPHERD and wife, LYNN O. SHEPHERD

(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, according to the Survey of Riverchase Country Club,
Second Addition, Phase II, Residential Subdivision, as recorded
in Map Book 8, Page 161, in the Office of the Judge of Probate
of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1993 and subsequent years.
(2) Easements, restrictions, reservations, rights-of-way, limitations,
covenants and conditions of record, if any. (3) Mineral and mining
rights excepted.

\$163,450.00 of the purchase price of the property described herein
has been paid by the proceeds of a first mortgage loan executed
and recorded simultaneously herewith.

Inst # 1993-11907
04/28/1993-11907
02:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 16.50

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, we _____ have hereunto set _____ our _____ hand(s) and seal(s), this 23rd
day of April, 1993.

WITNESS:

(Seal)

(Seal)

(Seal)

John Wallace Gibson (Seal)
JOHN WALLACE GIBSON
Bethany T. Gibson (Seal)
BETHANY T. GIBSON

(Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that JOHN WALLACE GIBSON and wife BETHANY T. GIBSON
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 23rd day of April, A. D., 1993

My Commission Expires: 3-12-97

James A. Bellum
Notary Public.