

THIS INSTRUMENT PREPARED BY:
Porterfield, Harper & Mills, P.A.
22 Inverness Center Parkway, Suite 600
Birmingham, Alabama 35253

SEND TAX NOTICE TO:
James Keith Mowery
22 Monte Bello Lane
Montevallo, AL 35115

WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

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

That in consideration of SIXTY SIX THOUSAND FIVE HUNDRED AND NO/100--- (\$66,500.00)--Dollars to the undersigned grantor (whether one or more) in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, Kendall Clark Mullins, an unmarried man, Bernie Clark Mullins and wife, Jo Ann Mullins, herein referred to as grantor, (whether one or more) do grant, bargain, sell and convey unto James Keith Mowery and Cynthia Ann Mowery (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 22, according to the survey of Monte Bello, as recorded in Map Book 6, Page 23, in the Probate Office of Shelby County, Alabama; being situated in 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.

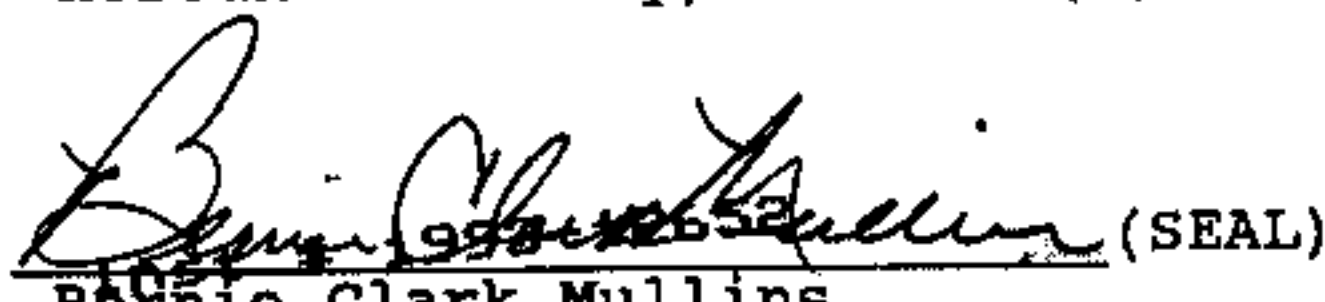
\$63,150.00 of the total consideration recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantee 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 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/We have hereunto set my/our hand(s) and seal(s), this 30th day of April, 1993.


Kendall Clark Mullins (SEAL)


Bernie Clark Mullins (SEAL)


Jo Ann Mullins (SEAL)

05/05/1993-12652
10:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WCD 10.00

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kendall Clark Mullins, Bernie Clark Mullins and Jo Ann Mullins whose name(s) 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 seal this 30th day of April, 1993.


NOTARY PUBLIC

My Commission Expires:

10-26-94

(SEAL)

Inst # 1993-12652