

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

SEND TAX NOTICE TO:

Robert H. Bowden, Jr.
4531 Old Caldwell Mill
Birmingham, AL 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One hundred fifty five thousand and 00/100 Dollars (\$155,000.00) to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

Eleanor W. McDaniel, an unmarried woman

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

Robert H. Bowden, Jr. and Vicky L. Bowden

(herein referred to as Grantees), all my right, title and interest in the said property, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate, situated in Jefferson County, Alabama, to-wit:

Lots 3A and 4A, Block 1, according to the Survey of Altadena Park Resurvey, as recorded in Map Book 5, Page 111, in the Probate Office of Shelby County, Alabama.

Subject to all reservations, restrictions, covenants or easements of record or obtained through use.

\$135,000.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the Grantees for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 stated 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 7th day of July, 1993.

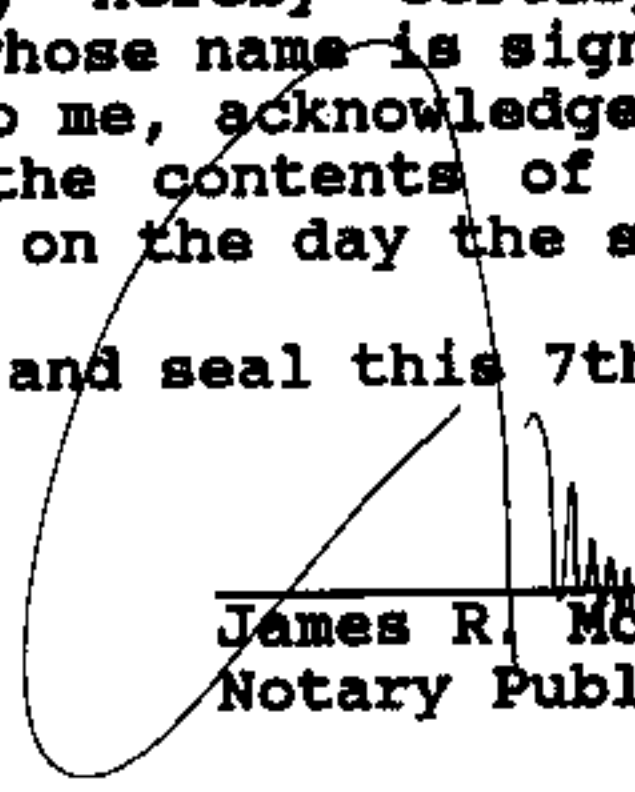

Eleanor W. McDaniel

James R. Moncus, Jr.
Notary Public
1318 AVILA AVE
JEFFERSON COUNTY
ALABAMA 36201

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Eleanor W. McDaniel, an unmarried woman whose name is 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 7th day of July, 1993.



James R. Moncus, Jr.
Notary Public

MY COMMISSION EXPIRES: 2/23/96

Inst # 1993-20836

07/16/1993-20836
08:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00