

Send tax notice to:
Joseph V. Lovoy and wife,
Fannie V. Lovoy
911 Dolphin Court
Alabaster, Alabama 35007

This instrument prepared by:
Stewart, Davis & Humphrey, P.C.
3800 Colonnade Parkway
Suite 650
Birmingham, Alabama 35243

STATE OF ALABAMA
JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Seventy-Four Thousand and No/100 Dollars (\$74,000.00) in hand paid to the undersigned Randall S. Whitworth and wife, Lisa A. Whitworth (hereinafter referred to as the "Grantors") by Joseph V. Lovoy and wife, Fannie V. Lovoy (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County,

Alabama, to-wit:

Lot 32, Block 9, according to the Amended Map of Bermuda Lake Estates, Second Sector, as recorded in Map Book 10, Page 88, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1993.
2. 35 foot building line as shown by recorded plat.
3. Right of Way to Southern Natural Gas as recorded in Deed Volume 90, Page 333 and Deed Volume 90, Page 345.
4. Right of Way to Plantation Pipe Line as recorded in Volume 112, Page 364.

Inst # 1993-30956
10/06/1993-30956
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SHELBY COUNTY JUDGE OF PROBATE
003 KJS 28.50

Inst # 1993-30956

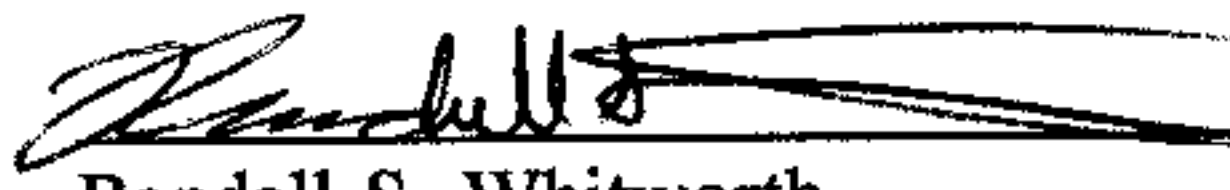
5. Right of Way to Alabaster Water and Gas Board as
recorded in Volume 278, Page 391.

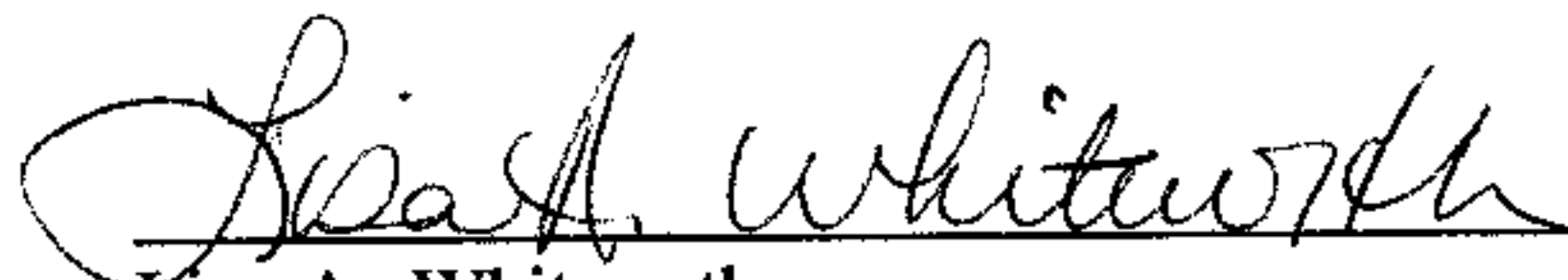
(\$59,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 29th day of September, 1993.


Randall S. Whitworth


Lisa A. Whitworth

STATE OF ALABAMA

)

:

JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Randall S. Whitworth and wife, Lisa A. Whitworth, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 29th day of September, 1993.

Richard T. Davis
Notary Public

[NOTARIAL SEAL]

My Commission expires: 2-4-95

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