

This Instrument Was Prepared By:

SEND TAX NOTICE TO:

Frank K. Bynum, Esquire
#17 Office Park Circle
Birmingham, Alabama 35223

Luanne E. Dowling
207 Cloverleaf Circle
Helena, AL 35080

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

1993-34087

That in consideration of ONE HUNDRED FIFTEEN THOUSAND NINE HUNDRED AND NO/100 DOLLARS (\$115,900.00) to the undersigned grantor, L & M Homes, Inc., corporation, (herein referred to as GRANTOR) in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto LUANNE E. DOWLING AND STEPHEN A. DOWLING (herein referred to as GRANTEES), as joint tenants with right of survivorship, the following described real estate, situated in the State of Alabama, County of SHELBY, to-wit:

Lot 4, according to the Survey of Shamrock, as recorded in Map Book 16, Page 78, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record.

\$104,300.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, that is lawfully seized in fee simple of said premises, that it is free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEE, against the lawful claims of all persons.

IN WITNESS WHEREOF, L & M Homes the said GRANTOR, by its Secretary, MICHAEL MISKELLY who is authorized to execute this conveyance, has hereto set its signature and seal, this 25TH day of October, 1993.

L & M HOMES

BY: Michael Miskelly (Sec)

MICHAEL MISKELLY, SECRETARY

11/01/1993-34087
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 23.00

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that MICHAEL MISKELLY whose name as SECRETARY of L & M HOMES, a corporation, 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, in his capacity as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 25th day of October, 1993.


Notary Public

My Commission Expires: 11/20/96

zdowl

Inst # 1993-34087

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SHELBY COUNTY JUDGE OF PROBATE
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