

WARRANTY DEED WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
JEFFERSON COUNTY)

That in consideration of ONE HUNDRED SIXTY-SIX THOUSAND FIVE HUNDRED and no/100'S DOLLARS (\$166,500.00) to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, JAMES R. LOWER and spouse, MARY K. LOWER (herein referred to as grantors) do grant, bargain, sell and convey unto WILLIAM RICARDO MONTIEL AND LISA TARRANT MONTIEL (GRANTEES), as joint tenants with rights of survivorship, the following described real estate situated in SHELBY County, Alabama to wit:

Lot 122, according to the Survey of Meadow Brook, Second Sector, Second Phase, as recorded in Map Book 7, page 130, in the Probate Office of Shelby County, Alabama.

\$133,200.00 of the above price is from a purchase money first mortgage executed simultaneously herewith.

\$24,975.00 of the above price is from a purchase money second mortgage executed simultaneously herewith.

Subject to any and all matters of public record and matters which could be revealed by a survey. Mineral and mining rights are not warranted herein nor granted.

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

11/04/1993-34754
12:55 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 19.70

Inst # 1993-34754

IN WITNESS WHEREOF, we have hereunto set our hand and seal
this 1st day of NOVEMBER, 1993.

James R. Lower
JAMES R. LOWER

Mary K. Lower
MARY K. LOWER

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, MARK E. TIPPINS, a Notary Public in and for said County, in
said State, hereby certify that JAMES R. LOWER AND MARY K. LOWER
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 1st day of
NOVEMBER, 1993.

Notary Public: Mark E. Tippins
My commission expires: 7-23-1997

Prepared by: Mark E. Tippins, Attorney 14 Office Park Circle, #105
Birmingham, Alabama 35223 (205) 870-4343

Send tax notice to : WILLIAM RICARDO MONTIEL, 3652 CUMBERLAND
TRACE, Birmingham, Alabama 35242

Inst # 1993-34754

11/04/1993-34754
12:55 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 19.70