

This instrument was prepared by

(Name) J. Dan Taylor

(Address) 3021 Lorna Road, suite 100, Birmingham, Al. 35216

Send Tax Notice To Jeffrey A. Cowen

4547 Cayce Lane

Birmingham, Al. 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP STEWART TITLE OF BIRMINGHAM, INC.

1994-00523
Inst #

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of ONE HUNDRED FIFTY TWO THOUSAND FIVE HUNDRED AND 00/100 DOLLARS
(\$152,500.00)

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

PATRICIA F. BOYKIN, and husband C. J. BOYKIN

(herein referred to as grantors) do grant, bargain, sell and convey unto

JEFFREY A. COWEN, and wife, MARY CLAIRE COWEN

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in _____

Shelby County, Alabama to-wit:

Lot 13, according to the survey of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12, pages 44, 45, 46, and 47, in the Probate Office of Shelby County, Alabama.

\$144,850.00 of the Purchase Price recited above was paid from a Purchase Money Mortgage filed simultaneously herewith.

Subject to easements, restrictions and rights of way of record.
Subject to 1994 taxes not yet due and payable.

01/06/1994-00523
03:44 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DD1 MCD 16.50

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 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, we have hereunto set our hand(s) and seal(s), this 28th
day of December, 1993

WITNESS:

(Seal)

(Seal)

(Seal)

P. F. Boykin (Seal)
PATRICIA F. BOYKIN
C. J. Boykin (Seal)
C. J. BOYKIN (Seal)

STATE OF ALABAMA

General Acknowledgment

JEFFERSON COUNTY

J. DAN TAYLOR

_____, a Notary Public in and for said County, in said State, hereby certify that PATRICIA F. BOYKIN, and wife, C. J. BOYKIN 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 they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of December, A. D., 1993

J. DAN TAYLOR
Notary Public.