

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

IDRAL L. BOWEN
112 LONGFEATHER HILL
ALABASTER, AL 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTY SIX THOUSAND THREE HUNDRED FIFTY FIVE DOLLARS and 00/100 (\$156,355.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, KERRY CARTER AND RAYBURN CARTER D/B/A CARTER CONSTRUCTION (herein referred to as GRANTORS) do grant, bargain, sell and convey unto IDRAL L. BOWEN and MELINDA H. BOWEN, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 46, ACCORDING TO THE SURVEY OF APACHE RIDGE, SECTOR 6, AS RECORDED IN MAP BOOK 17 PAGE 145 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1993 which constitutes a lien but are not due and payable until October 1, 1994.
2. Building setback line of 35 feet from Black Hawk Hill as shown by plat.
3. Public easements as shown by recorded plat, including 7.5 feet on the Southerly side of 15 feet on the Westerly side of lot.
4. Restrictions, covenants and conditions as set out in instrument(s) recorded as Instrument #1993-39988 and Map Book 17 page 145 in Probate Office.

\$148,500.00 of the consideration herein was derived from a mortgage 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his,

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her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, KERRY CARTER AND RAYBURN CARTER D/B/A CARTER CONSTRUCTION have hereunto set his, her or their signature(s) and seal(s), this the 29th day of July, 1994.


KERRY CARTER


RAYBURN CARTER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that KERRY CATER AND RAYBURN CARTER D/B/A CARTER CONSTRUCTION, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 29th day of July, 1994.


Notary Public

My commission expires: 7/16/98

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