

This instrument prepared by:
John N. Randolph, Attorney
Sirote & Permutt P.C.
2222 Arlington Avenue
Birmingham, Alabama 35205

Send Tax Notice to:
Craig Lyle
Amy Cates Lyle
101 Starboard Circle
Alabaster, Al 34007

WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Jefferson County

That in consideration of **Ninety-Nine Thousand Seven Hundred Fifty and 00/100'S *** (\$99750.00) Dollars** to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **Susan Myers Carter Bowman, unmarried** (herein referred to as grantor) do grant, bargain, sell and convey unto **Craig Lyle and Amy Cates Lyle** (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama, to-wit:

Lot 96, according to the Survey of Portsmouth, Third Sector, as recorded in Map Book 7, page 110, in the Probate Office of Shelby County, Alabama. Subject to:

1. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.
2. Agreement with Alabama Power Company for underground residential distribution as recorded in Misc. Book 29, page 400.
3. Restrictions appearing of record in Misc. Book 29, page 657.
4. Right of Way granted to Alabama Power Company by instrument(s) recorded in Deed Book 316, page 11.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto as recorded in Deed Book 246, page 97.
6. Reservation, rights and agreements set out in Deed Book 246, page 97.
7. 10 foot easement on Northerly lot line and 35 foot building line from Starboard Circle, as shown on recorded Map.
8. Terms, agreements and right of way to Alabama Power Company, as recorded in Misc. Book 29, page 406.

\$97,597.00 of the purchase price recited above was paid from the proceeds of 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 I do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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, I have hereunto set my hand and seal this 28th of October, 1994.

X

Susan Myers Carter Bowman (Seal)
Susan Myers Carter Bowman

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Susan Myers Carter Bowman, unmarried 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, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of October, 1994.

11/16/1994-34214
01:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCO 11.00

[Signature]
Notary Public
Affix Seal

Inst # 1994-34214