

This instrument was prepared by:
Anthony D. Snable, Attorney
2700 Highway 280 South
Suite 101
Birmingham, Alabama 35223

Send Tax Notices to:

Chad M. Cowie
105 Royal Chase Drive
Pelham, AL 35124

CORPORATE STATUTORY WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
) KNOW ALL MEN BY THESE PRESENTS
JEFFERSON COUNTY)

That in consideration of ONE HUNDRED SEVENTY FIVE THOUSAND and 00/100---(\$175,000.00) to the undersigned Grantor, H. Walker & Associates, Inc., a Corporation, (herein referred to as Grantor), in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto the said Chad M. Cowie and Alethea Cowie (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 10, according to the Survey of Royal Oaks, 5th Sector, a residential subdivision as recorded in Map Book 15, Page 93, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Advalorem taxes for the current tax year 1995.
2. Easements, restrictions and reservations of record.

\$157,500.00 of the purchase price recited above was paid from mortgage loan executed simultaneously herewith.

TO HAVE AND TO HOLD, to 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.

Inst 1995-01179

01/13/1995-01179
12:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 28.50

Inst # 1995-01179

IN WITNESS WHEREOF, the said H. Walker & Associates, Inc., a corporation, by it's President, who is authorized to execute this conveyance, has hereto set his signature and seal this the 6th day of January, 1995.

H. Walker & Associates, Inc.

By:
Its:

Harold R. Walker
President

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that Harold R. Walker, whose name as President of H. Walker & Associates, Inc., 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 as such officer and with full authority, executed the same voluntarily for and as the act of said H. Walker & Associates, Inc..

GIVEN under my hand and official seal on this the 6th day of January, 1995.


NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires: 10-31-95

Inst # 1995-01179

01/13/1995-01179
12:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 28.50