

This instrument was prepared by:
(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:
(Name) ORVIE R. HOWTON and ANNIE L. HOWTON
(Address) 104 Tecumseh Street
Montevallo, AL 35115

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA }
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Twenty Thousand and no/100----- DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we,
BARBARA WATTS CRAWFORD, and husband, KIN CRAWFORD
(herein referred to as grantors), do grant, bargain, sell and convey unto
ORVIE R. HOWTON and wife, ANNIE L. HOWTON
(herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate, situated in
SHELBY County, Alabama, to-wit:

05/30/1995-13911
08:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD

Inst # 1995-13911

Lot 35, according to the survey of First Addition to "Indian Highlands"
as shown by map recorded in Map Book 5, Page 6 in the Probate Office of
Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1995 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any. (4) Mortgage in favor of Alliance Mortgage Company, dated 11-6-86 and filed 11-17-86 in Real Volume 100, Page 588; which said mortgage Grantees herein agree to assume and pay the remaining unpaid balance in the approximate amount of \$98,141.15, according to the terms and conditions as set forth in said mortgage. And for the same consideration Grantees hereby assume the obligations of said original note and mortgage executed by James F. Thrasher and wife, Geraldine B. Thrasher, under the terms of the instruments creating the loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty of insurance of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, title 38 of the United States Code, and supersedes any State of local law barring or limiting deficiencies following foreclosure of real property.

Barbara Watts Crawford, Barbara Watts and Barbara S. Watts are one and the same person.
\$11,973.63 of the purchase price recited above was paid from the proceeds of a second mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, Unto the said GRANTEEES 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 said GRANTEEES, 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 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 GRANTEEES, 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 24th
day of May, 19 95.

WITNESS

_____(Seal)
_____(Seal)
_____(Seal)

Barbara Watts Crawford (Seal)
BARBARA WATTS CRAWFORD (Seal)
Kin Crawford (Seal)
KIN CRAWFORD (Seal)

STATE OF ALABAMA }
SHELBY County } General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Barbara Watts Crawford and husband, Kin Crawford, whose name s 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 24th day of May, A.D., 19 95.

My Commission Expires: 8-29-98

Notary Public