

SEND TAX NOTICE TO:

(Name) Roger W. Rowe
1093 Chateau Drive
 (Address) Helena, AL 35080

This instrument was prepared by

(Name) Anne R. Strickland, Attorney at Law
3021 Lorna Road, Suite 100
 (Address) Birmingham, AL 35216

Form 1-1-5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

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

That in consideration of Eighty-eight thousand and no/100 (\$88,000.00)----- DOLLARS

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

Bruce W. Phillips, a single man
 (herein referred to as grantors) do grant, bargain, sell and convey unto

Roger W. Rowe and Geneva L. Rowe
 (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 45, according to the Survey of Brandywine, First Sector, as recorded in Map Book 7, Page 7, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, rights of way and covenants of record; taxes for 1995 and subsequent years not yet due and payable.

\$70,400.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-15318

06/12/1995-15318
 01:04 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
 001 MCD 26.50

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, I have hereunto set my hand(s) and seal(s), this 8th day of June, 19 95.

WITNESS:

 (Seal) Bruce W. Phillips (Seal)

 (Seal) Bruce W. Phillips (Seal)

 (Seal) _____ (Seal)

STATE OF ALABAMA }
Jefferson COUNTY }

I, Anne R. Strickland, a Notary Public in and for said County, in said State, hereby certify that Bruce W. Phillips 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of June, A. D., 19 95

My commission expires: 5/11/97

Anne R. Strickland
 Notary Public.

Inst # 1995-15318