

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
Dwayne P. Morgan
Andrea P. Morgan
133 Douglas Drive
Alabaster, AL 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

Warranty Deed/JTWROS

1995-18222
Inst

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Eighty-Six Thousand Dollars and
No/100's-----(\$86,000.00) to the undersigned grantor or grantors in hand
paid by the GRANTEEES herein, the receipt of whereof is acknowledged, I/we, JOEL B. PALMER, an unmarried man,
(herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto
Dwayne P. Morgan and Andrea P. Morgan (herein referred to as GRANTEEES)
as joint tenants, with right of survivorship, the following described real estate, situated in Jefferson County, Alabama:

Lot 17, according to the Survey of Douglas Meadows, as recorded in Map Book 15, Page 80, in the
Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1995 and subsequent years not yet due and payable until October 1, 1995. Existing covenants and
restrictions, easements, building lines, and limitations of record.

\$84,049.00 of the purchase price recited above was paid from a mortgage loan closed
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 a good right to sell and convey the same as aforesaid, and
that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEEES,
their heirs executors and assigns forever, against the lawful claims of all persons.

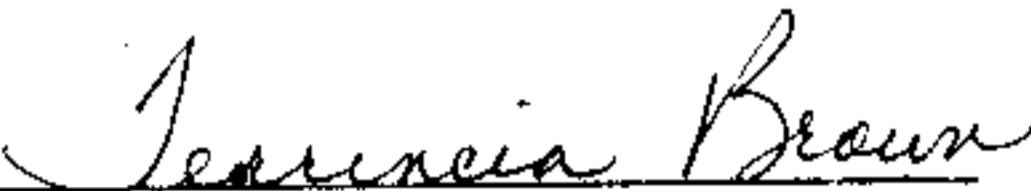
IN WITNESS WHEREOF, I have hereto set my hand and seal, this the 7 day of June, 1995.


JOEL B. PALMER
07/11/1995-18222
03:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 10.50

STATE OF GA
De Kalb COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that JOEL B.
PALMER, 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 12 day of June, 1995.


Jeannine Brown
Notary Public

My Commission Expires: _____

Notary Public, Gwinnett County, Georgia
My Commission Expires May 23, 1998

AFFIX SEAL