This Instrument Was Prepared By:

Frank K. Bynum, Esquire #17 Office Park Circle Birmingham, Alabama 35223 SEND TAX NOTICE TO:

Edward F. Covington 2501 Matzek Road Birmingham, AL 35226

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

That in consideration of ONE HUNDRED AND NO/100 DOLLARS (\$100.00) AND OTHER GOOD AND VALUABLE CONSIDERATIONS, to the undersigned grantor, S & S DEVELOPMENT, INC., a corporation, (herein referred to as Grantor), in hand paid by the Grantees herein, the receipt of which is hereby acknowledge, the said Grantor does by these presents, grant, bargain, sell and convey unto EDWARD F. COVINGTON AND VICKI N. COVINGTON (herein referred to as Grantees), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of SHELBY, to-wit:

Lot 1, according to the Survey of Lake Cameron as recorded in Map Book 19, Page 82, in the Probate Office of Shelby County.

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record.

\$35,000.00 of the purchase price recited above was paid from 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 it does for itself, its successors and assigns covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, and assigned forever, against the lawful cialms of all persons.

IN WITNESS WHEREOF, S & S DEVELOPMENT, INC. the said Grantor, by STEVEN SCHENCKER its PRESIDENT who is authorized to execute this conveyance, has hereto set its signature and seal, this 10th day of July, 1995.

S & S DEVELOPMENT, INC.

Steven Schencker

STATE OF ALABAMA

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that STEVE SCHENCKER whose name as President of S & S DEVELOPMENT, 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, in his capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 10th day of July, 1995.

My Commission Expires: 11/20/96

Inst # 1995-19788

07/26/1995-19788 01:59 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

DOT MCD