

This form furnished by: **Cahaba Title, Inc.**

Eastern Office  
(205) 833-1571  
FAX 833-1577

Riverchase Office  
(205) 988-5600  
FAX 988-5905

This instrument was prepared by:

(Name) STEWART-DAVIS, P.C.  
(Address) 3800 Colonnade Parkway, Suite 650  
Birmingham, AL 35243

Send Tax Notice to:

(Name) RONNIE D. OWENS  
(Address) 4302 Harvest Ridge Lane  
Birmingham, AL 35242

**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 FORTY EIGHT THOUSAND NINE HUNDRED AND NO/100 (\$148900.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we, MARK GEOFFREY STITH, AN UNMARRIED MAN and NANCY ROSS STITH, AN UNMARRIED WOMAN (herein referred to as grantors), do grant, bargain, sell and convey unto RONNIE D. OWENS and T. SUZANNE OWENS, husband and wife

(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 63, ACCORDING TO THE MAP AND SURVEY OF MEADOW BROOK, 11th SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 6A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA: BEING SITUATED IN SHELBY COUNTY, ALABAMA.

\$128900.00 OF THE PURCHASE PRICE IS FROM THE PROCEEDS OF A MORTGAGE TO BE RECORDED SIMULTANEOUSLY HERewith.

Inst # 1995-21465

Inst # 1995-21465

08/08/1995-21465  
10:31 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HCB 28.50

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 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 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 GRANTEES, 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 28th day of July, 19 95.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Mark Geoffrey Stith (Seal)  
MARK GEOFFREY STITH  
Nancy Ross Stith (Seal)  
NANCY ROSS STITH (Seal)

STATE OF ALABAMA

JEFFERSON County } **General Acknowledgment**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MARK GEOFFREY STITH, an unmarried man and NANCY ROSS STITH, an unmarried woman whose names 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 28th day of July, A.D., 1995.

My Commission Expires:

Notary Public