

This instrument was prepared by:  
Sidney C. Summey, Attorney  
2112 - 11th Avenue South  
Suite 219  
Birmingham, Alabama 35205

SEND TAX NOTICE TO:  
James N. Lloyd  
930 4th Avenue SW  
Alabaster, AL 35007

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA)

) KNOW ALL MEN BY THESE PRESENTS,  
JEFFERSON COUNTY)

That in consideration of forty seven thousand and no/100 (\$47,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Walter Clark and wife, Gail Clark (herein referred to as grantors) do grant, bargain, sell and convey unto James Lloyd and Elizabeth R. Lloyd (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 3, according to the Survey of Cedar Grove Estates, except the west 17.65 feet, as recorded in Map Book 7, Page 91, in the Office of the Probate Judge of Shelby County, Alabama.  
Mineral and Mining rights excepted.

This conveyance subject to the following:

1. Taxes for the year 1996 and subsequent years.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.



\$47,000.00 of the above styled consideration was paid by purchase money mortgage recorded 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 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, We have hereunto set our hand(s) and seal(s),  
this 15th day of November, 1995.

WITNESS:

_____ (Seal)		_____ (Seal)
	Walter Clark	
_____ (Seal)	_____ (Seal)	
	Gail Clark	
_____ (Seal)		_____ (Seal)

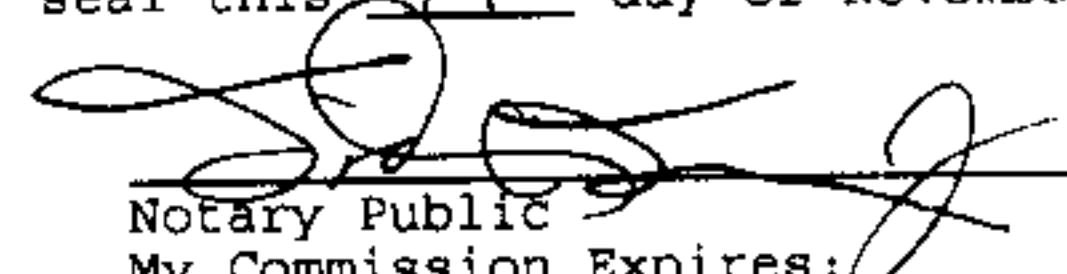
STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Walter Clark and wife, Gail Clark 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 14<sup>th</sup> day of November A.D. 1995.

  
Notary Public  
My Commission Expires:

My Commission Expires September 16, 1997

95-35156  
12/07/1995  
01:49 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SMA 8:50