

WARRANTY DEED with JOINT SURVIVORSHIP

This Instrument Was Prepared By:

Frank K. Bynum, Esquire
#17 Office Park Circle
Birmingham, Alabama 35223

SEND TAX NOTICE TO:

Thomas M. Kincaid
3286 North Broken Bow Drive
Birmingham, AL 35244

PARCEL# 10-1-12-0-006-003

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

That in consideration of ONE HUNDRED FORTY SIX THOUSAND NINE HUNDRED AND NO/100 DOLLARS (\$146,900.00), to the undersigned grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **SERENA MARIE BEARD, an unmarried woman** (herein referred to as Grantor) does grant, bargain, sell and convey unto **THOMAS M. KINCAID AND BRENDA D. KINCAID** (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 28, according to the Survey of Broken Bow, 2nd Addition, as recorded in Map Book 8, Page 152, in the Probate Office of Shelby County, Alabama.

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

\$142,400.00 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 I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantees, their heirs, and assigned forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 22nd day of December, 1995.

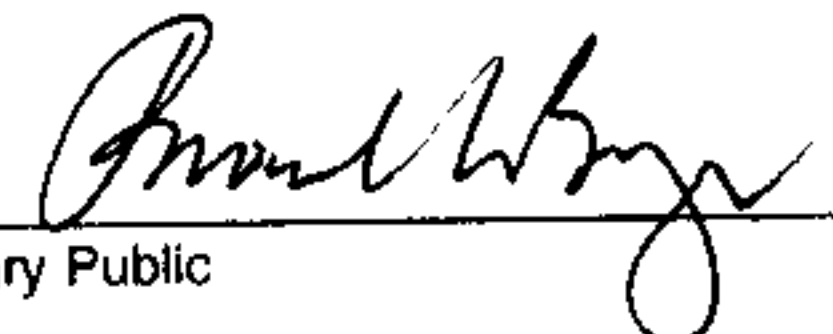

SERENA MARIE BEARD

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **SERENA MARIE BEARD, an unmarried woman**, 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 22nd day of December, 1995.

My Commission Expires: 11/20/96


Notary Public

Inst # 1996-00798

01/09/1996-00798
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 13.00

Inst # 1996-00798