

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

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

Joseph J. Patrick
109 Pintail Drive
Pelham, AL 35124

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of ONE HUNDRED FORTY NINE THOUSAND NINE HUNDRED & NO/100 (\$149,900.00) to the undersigned grantor Michael G. Cleveland, an unmarried man in hand paid by Joseph J. Patrick and Mary E. Patrick, the receipt whereof is acknowledged, I, Michael G. Cleveland, an unmarried man (herein referred to as Grantor) grant, bargain, sell and convey unto Joseph J. Patrick and Mary E. Patrick (herein referred to as Grantees), as joint tenants, with right of survivorship, the following real estate, situated in Shelby County, Alabama, to wit:

Inst # 1996-01871

Lot 6, according to the Survey of Mallard Pointe, First Addition, as recorded in Map Book 11, Page 86, in the Probate Office of Shelby County, Alabama.

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

\$119,900.00 of the above recited purchase price 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 party 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 the 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 by my 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, I have hereunto set my hand and seal, this 12th day of January, 1996.

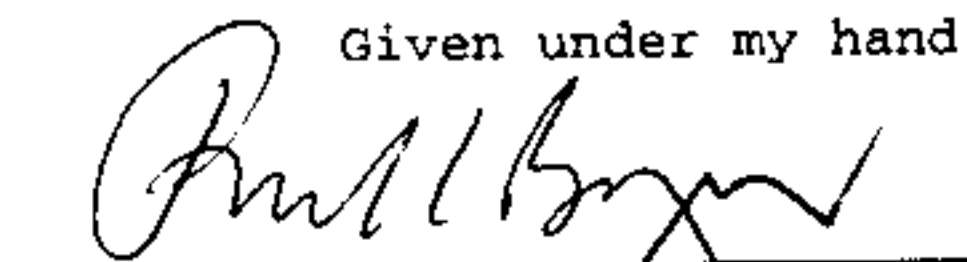

Michael G. Cleveland

01/19/1996-01871
09:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCB 38.50

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for the said County, in said State, hereby certify that Michael G. Cleveland, an unmarried man whose name is signed to the foregoing conveyance, and who is known to me, acknowledge 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 12th day of January, 1996.


Frank K. Bynum, NOTARY PUBLIC

My Commission Expires: November 20, 1996