

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

LARRY EDWARDS ANDREWS
5295 SOUTH BROKEN BOW DR.
BIRMINGHAM, AL 35242

Inst # 1996-03742

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETEEN THOUSAND NINE HUNDRED and 00/100 (\$119,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DANIEL TICSON and JOYCE A. TICSON, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LARRY EDWARDS ANDREWS and BILLIE ANDREWS, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 66, ACCORDING TO BROKEN BOW, FIRST ADDITION, SECOND PHASE, AS RECORDED IN MAP BOOK 8, PAGE 139, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1995 which constitutes a lien but are not yet due and payable until October 1, 1996.
2. 35 foot building setback line from Sioux Lane and 35 foot building setback line from Broken Bow Drive.
3. 7.5 foot easement on Northern and Eastern Drive.
4. Restrictions as recorded on Misc. Book 53, page 238 and Misc. Book 53, page 576.

\$101,915.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

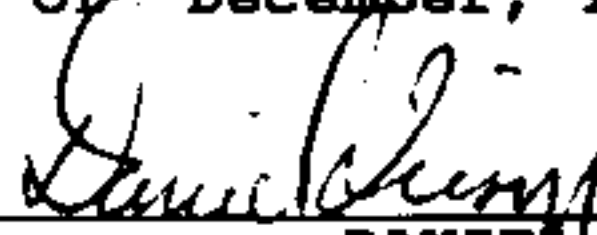
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all

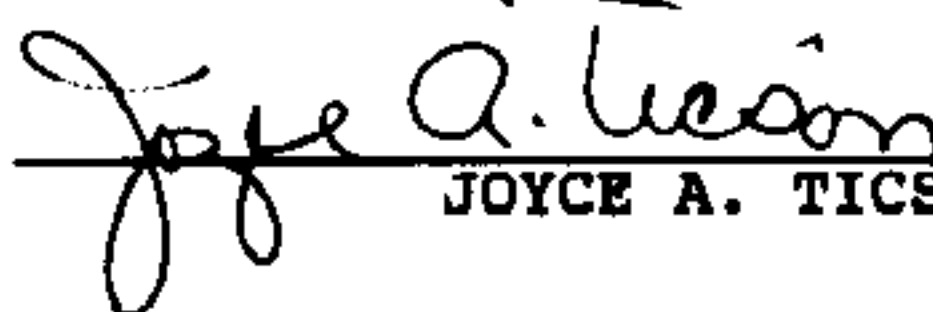
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encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, DANIEL TICSON and JOYCE A. TICSON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 18th day of December, 1995.



DANIEL TICSON



JOYCE A. TICSON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DANIEL TICSON and JOYCE A. TICSON, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 18th day of December, 1995.


Notary Public

My commission expires: March 2000

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