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This instrument was prepared by:

(Name) Holliman, Shockley & Kelly  
(Address) 2491 Pelham Parkway  
Pelham, AL 35124

Send Tax Notice to:

(Name) W. DAVID HIGGINS and HOLLIE S. HIGGINS  
(Address) 1515 Hill Spun Road  
Alabaster, AL 35007

**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 Ten Thousand Three Hundred and no/100----- DOLLARS  
to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we,  
YANCEY W. JOINER and wife, TERRI W. JOINER  
(herein referred to as grantors), do grant, bargain, sell and convey unto  
W. DAVID HIGGINS and wife, HOLLIE S. HIGGINS  
(herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate, situated in  
**SHELBY** County, Alabama, to-wit:

Lot 2, Block 1, according to the Survey of Meadowlark, as recorded in Map  
Book 7, page 98, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

\$ 104,857.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-07245

03/05/1996-07245  
03:05 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCB 14.00

**TO HAVE AND TO HOLD, Unto the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, 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 February, 1996.

WITNESS

(Seal)

*Yancey W. Joiner* (Seal)  
YANCEY W. JOINER  
(Seal)

(Seal)

(Seal)

*Terri W. Joiner* (Seal)  
TERRI W. JOINER

**STATE OF ALABAMA**

**SHELBY**

**County**

**General Acknowledgment**

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that YANCEY W. JOINER and wife, TERRI W. JOINER, 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 February

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES MARCH 12, 1997

*James A. Bellmore*  
A.D. 1996  
Notary Public

1996-07245  
1054