

SEND TAX NOTICE TO:

(Name) Harold Rich & Nancy Rich
P.O. Box 98
(Address) Westover, Alabama 35185

This instrument was prepared by

(Name) WALLACE, ELLIS, FOWLER & HEAD, ATTORNEYS AT LAW
(Address) COLUMBIANA, ALABAMA 35051

Form 1-1-5 Rev. 5/82
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA }
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SEVENTY THOUSAND AND NO/100 -- (\$70,000.00) ----- DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Cindy T. Skinner, an unmarried woman
(herein referred to as grantors) do grant, bargain, sell and convey unto

Harold Rich and Nancy Rich
(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby County, Alabama to-wit:

Lots B, C, D, and E, of Block Two of a Resurvey of Cottage Hills Subdivision
in Vincent, Alabama, as recorded in Map Book 4, Page 64, in the Probate Office
of Shelby County, Alabama.
Situated in Shelby County, Alabama.

SUBJECT TO THE FOLLOWING EXCEPTIONS AND CONDITIONS:

1. Taxes for 1996 and subsequent years. 1996 ad valorem taxes are a lien but
not due and payable until October 1, 1996.

Cindy T. Skinner is the surviving grantee in those certain deeds recorded in
Real Record 130, Page 120; Real Record 130, Page 122; Real Record 303, Page 942;
and Real Record 335, Page 557, in Probate Office of Shelby County, Alabama; the
other grantee, Joe G. Skinner, having died on or about the 7th day of December,
1993.

Inst # 1996-20660

06/27/1996-20660
09:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DO1 NC3 79.38

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, I have hereunto set my hand(s) and seal(s), this 27th
day of June, 19 96.

WITNESS:

(Seal) Cindy T. Skinner (Seal)

(Seal) _____ (Seal)

(Seal) _____ (Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that Cindy T. Skinner, 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 she executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 27th day of June, A. D., 19 96

Lawrence M. Fowler Jr
Notary Public

Inst # 1996-20660