

This instrument was prepared by:

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

Send Tax Notice to:

(Name) CHET S. COWSAR
(Address) 1221 David Drive
Pelham, AL 35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety-Five Thousand and no/100----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,
FREDERICK A. SMITH and wife, CATHY T. SMITH

(herein referred to as grantors), do grant, bargain, sell and convey unto

CHET S. COWSAR and wife, CHRISTINA C. COWSAR

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

~~XXXXXX~~ SHELBY

County, Alabama, to-wit:

Lot 8, Block 3, according to the Survey of Brookfield,
Second Sector, as recorded
in Map Book 6, page 16, 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.

\$ 93,582.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-22055

07/09/1996-22055
01:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
10.00

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 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 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 GRANTEES, 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 26th
day of June, 19 96.

WITNESS

(Seal)

(Seal)

(Seal)

FREDERICK A. SMITH (Seal)
CATHY T. SMITH (Seal)

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 FREDERICK A. SMITH and wife, CATHY T. SMITH, 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 26th day of June, 19 96.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 12, 1997.
BONDED TO THE ALABAMA NOTARY PUBLIC WRITERS.

James A. Holliman
Notary Public