

This instrument was prepared by:
 Clayton T. Sweeney, Attorney
 2700 Hwy. 280E, Suite 290E
 Birmingham, AL 35223

SEND TAX NOTICE TO:
 WILLIAM FRANK SPENCER, III
 LINDA G. SPENCER
 1242 Lake Forest Circle
 Birmingham, AL 35244

1996-23698
 Inset

STATE OF ALABAMA}
COUNTY OF JEFFERSON}

62,900 -

4.50
 63.00
 67.50
 Warranty Deed/UTWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **THREE HUNDRED SIXTY-NINE THOUSAND NINE HUNDRED DOLLARS AND NO/100's (\$369,900.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we H. LEWIS HOFFMAN and wife, JOANNE J. HOFFMAN, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **WILLIAM FRANK SPENCER, III and LINDA G. SPENCER** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in JEFFERSON County, Alabama:

Lot 6, according to the Map of Fourth Addition, Riverchase Country Club, Residential Subdivision, as recorded in Map Book 21, Page 8, in the Probate Office of Jefferson County, Alabama, Bessemer Division, and in Map Book 7, Page 85, in the Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1996 and subsequent years not yet due and payable until October 1, 1996. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$307,000.00 of the consideration was paid from the proceeds of 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 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 a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereto set my/our hand(s) and seal(s), this the 20th day of June, 1996.

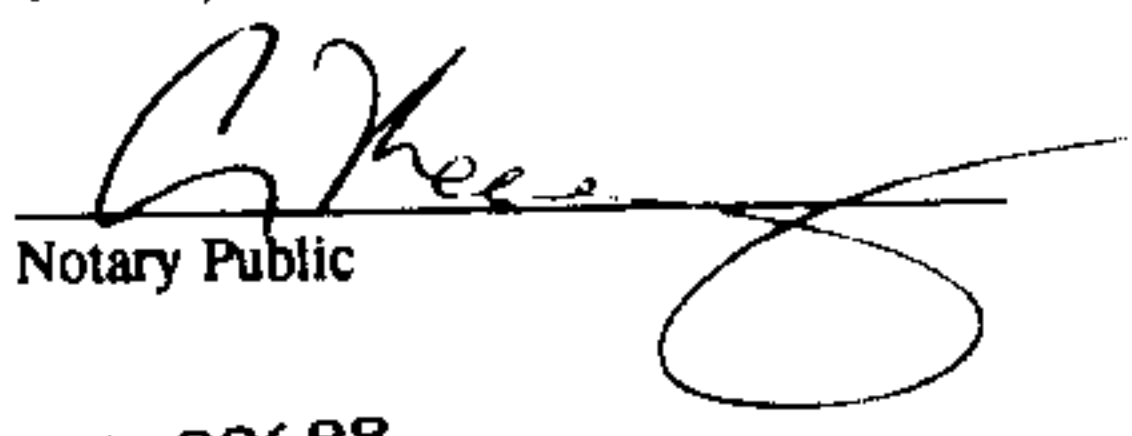

 H. LEWIS HOFFMAN


 JOANNE J. HOFFMAN

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that H. LEWIS HOFFMAN and JOANNE J. HOFFMAN, 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 20th day of June, 1996.


 Notary Public

My Commission Expires: 5/29/99

07/23/1996-23698
 11:04 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 MEL 12.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

State of Alabama - Jefferson County
I certify this instrument filed on:
1996 JUL 02 A.M. 08:51

Recorded and \$ 63.00 Mtg. Tax
and \$ 4.50 Deed Tax and Fee \$ 67.50
Total \$
\$ GEORGE R. REYNOLDS, Judge of Probate



9661/6429 BESS

Inst # 1996-23698

07/23/1996-23698
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 12.00

CLAYTON T. SWEENEY
2700 HWY 280 EAST
STE. 290E
BHAM., AL 35223