

This form furnished by: **Cahaba Title, Inc.**

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FAX 988-5905

This instrument was prepared by:

(Name) Courtney Mason & Assoc., PC
(Address) PO BOX 360187
Birmingham, AL 35236-0187

Send Tax Notice to:

(Name) Arnold G. Mooney, II
(Address) 4951 Meadowbrook Road
Birmingham, Alabama 35242

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 Sixty Thousand and NO/100ths (\$160,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we,

Joe W. O'Neal, Jr. and wife, Ann P. O'Neal
(herein referred to as grantors), do grant, bargain, sell and convey unto

Lillian J. Mooney, Arnold G. Mooney II and wife, Kelly M. Mooney
(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 1-A, according to the Map of The Cottages of Brook Highland, as recorded in
Map Book 16 page 129 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines
and rights of way, if any, of record.

\$ 125,600 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

It is the intent of the Grantees that title be held jointly with
rights of survivorship.

Inst # 1996-30961

09/19/1996-30961
10:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 44.00

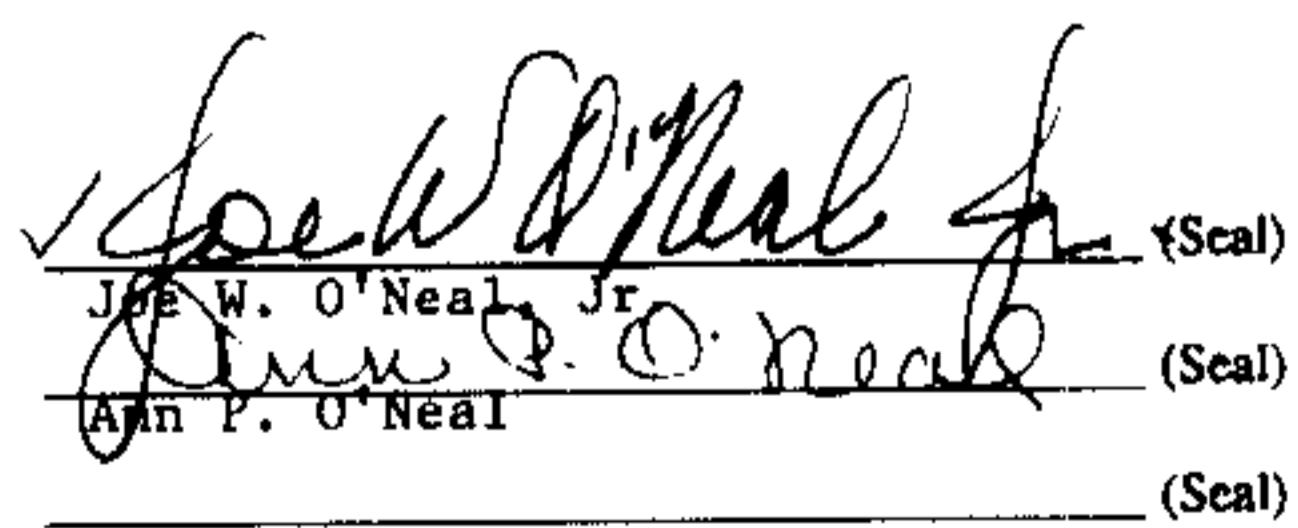
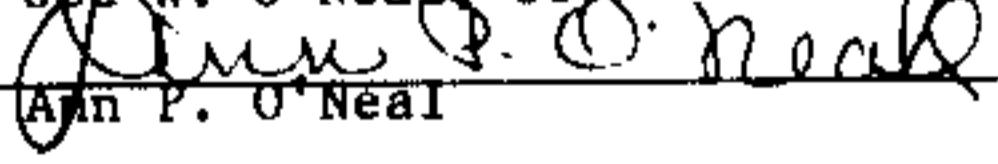
TO HAVE AND TO HOLD, Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 16th day of September, 1996.

WITNESS

(Seal)


Joe W. O'Neal, Jr. (Seal)

Ann P. O'Neal (Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Shelby County } General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joe W. O'Neal, Jr. and wife, Ann P. O'Neal, whose name s 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, the executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 16th day of September, A.D., 19 96.

JOE W. O'NEAL, JR.
MY COMMISSION EXPIRES 10/1/97

My Commission Expires:

Notary Public