

This instrument was prepared by:

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

Send Tax Notice to:

(Name) Matthew M. Taylor & Deborah Cowen
(Address) 305 St. Charles Way
Helena, AL 35080

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 Five Thousand Two Hundred Fifty 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,

J. Dennis Sims d/b/a JDS Homes

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

Matthew M. Taylor and Deborah Cowen

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

Shelby County, Alabama, to-wit:

Lot 33, according to the Survey of St. Charles Place, Phase Three, Sector 2, as recorded in Map Book 21, Page 119, in the Probate Office of Shelby County, Alabama. Minerals and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1997 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.

\$ 84,200.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-00311

01/03/1997-00311
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOY MCB 30.00

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, I have hereunto set my hand(s) and seal(s) this 20th day of December, 19 96.

WITNESS

(Seal)

(Seal)

(Seal)

J. Dennis Sims (Seal)
J. Dennis Sims

(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 J. Dennis Sims d/b/a JDS Homes, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 20th day of December, A.D. 19 96.

My Commission Expires

Notary Public