

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

SEND TAX NOTICE TO:
ROBERT H. HOWARD
VICKI G. HOWARD
10 Spring Branch Road
Columbiana, AL 35051

STATE OF ALABAMA}
COUNTY OF SHELBY}

350.000.00 Warranty Deed/DWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we RICHARD A. DENDER and wife, JILL L. DENDER, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto ROBERT H. HOWARD and VICKI G. HOWARD (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

See Exhibit "A" attached hereto and made a part hereof

Subject to:

Ad valorem taxes for 1997 and subsequent years not yet due and payable until October 1, 1997. Existing covenants and restrictions, easements, building lines, and limitations of record.

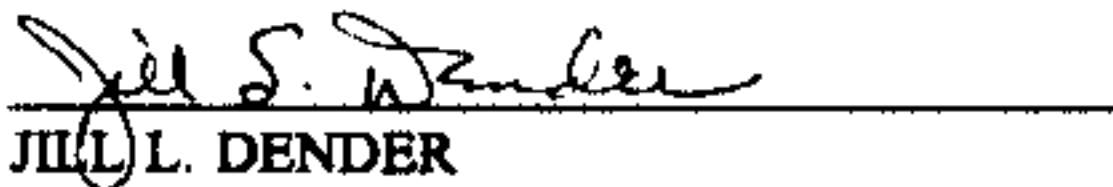
\$ 178,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 3rd day of March, 1997.


RICHARD A. DENDER


JILL L. DENDER

03/10/1997-07305
10:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCD 183.00

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that RICHARD A. DENDER and JILL L. DENDER, 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 3rd day of March, 1997.


Notary Public
My Commission Expires: 5/29/99

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 1997-07305

EXHIBIT "A"

A parcel of land in the E 1/2 of the SW 1/4 of Section 12, Township 20 South, Range 1 West, Shelby County, Alabama, described as follows:

Begin at the SW corner of the NE 1/4 of the SW 1/4 of Section 12, Township 20 South, Range 1 West; thence run west an azimuth of 267 deg. 50 min. along the south line of said NE 1/4 of the SW 1/4 of said section a distance of 8.42 feet to the center of Spring Branch Road; thence an azimuth of 00 deg. 24 min. northeasterly along the center of said road a distance of 326.42 feet to a spike; thence an azimuth of 90 deg. 05 min. easterly along the south line of Mr. Griswald lot a distance of 1355.00 feet to a 2 inch pipe on the east line of said 1/4-1/4 line; thence an azimuth of 179 deg. 49 min. south along the said east line and along an old fence a distance of 931.07 feet to an old rebar at the intersection of old fences; thence an azimuth of 267 deg. 46 min. westerly along an old fence a distance of 676.61 feet to a rebar; thence an azimuth of 179 deg. 42 min. southerly along an old fence a distance of 220.02 feet to a 2 inch pipe on the northerly right of way of Shelby County Highway No. 49, said point being on a curve to the right, said curve having a central angle of 46 deg. 14 min. and a Radius of 936.85 feet; thence an azimuth of 314 deg. 37 min. Northwesterly along the chord a distance of 558.78 feet to the P.T.; thence an azimuth of 331 deg. 57 min. Northwesterly along a straight section along said right of way a distance of 108.08 feet to the P.C. of a curve to the left, said curve having a central angle of 17 deg. 14 min. and a radius of 1109.07 feet; thence an azimuth of 321 deg. 50 min. Northwesterly along the chord a distance of 368.12 feet to a point on the west line of SE 1/4 of SW 1/4; thence an azimuth of 359 deg. 25 min. north along the said west line a distance of 76.22 feet to the point of beginning, being situated in Shelby County, Alabama.

Inst # 1997-07305

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