Kenneth J. Gigllo 3057 Old Stone Drive Birmingham, AL 35242 PID# 10-1-02-0-004-038

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of

One Hundred Fifty-Three Thousand and 00/100 (\$153,000.00) Dollars

to the undersigned Grantor(s), in hand paid by the Grantee(s) herein, the receipt whereof is acknowledged, I or we,

Marcus N. Bowen and Rosanne E. Bowen, Husband and Wife

(hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell and convey unto

Kenneth J. Giglio and Patricia Hyde Giglio

(herein referred to as Grantees), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in **Jefferson** County, Alabama, to-wit:

Lot 27-A, Adam Brown Phase II, recorded in Map Book 9, Page 86, Shelby County, Alabama.

\$122,400.00 of the above stated consideration was paid from the proceeds of a mortgage loan of even date and closed simultaneously herewith.

This conveyance is made subject to ad valorem taxes for 1997, said taxes being a lien but not due and payable until October 1, 1997 and further subject to easements, covenants and restrictions, building lines, right of way(s), limitations and agreements as the same are filed of record in said Probate Office.

Further subject to mineral and mining rights and privileges and immunities relation thereto as filed in Real Volume 64, Page 267 in the said Office of the Judge of Probate.

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TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, To the said Grantees, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor 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 in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises, that he/she/they is/are free from all encumbrances,

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that he/she/they has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and his/her/their heirs, executors and assigns shall, warrant and defend the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 14th day of February, 1997.

Marcus N. Bowen

losanne E. Bowen

By: Marcus N. Bowen as Attorney in Pact

for Rosanne E. Bowen

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Marcus N. Bowen and Rosanne E. Bowen, Husband and Wife whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 14th day of February, 1997.

NOTARY PUBLIC
MY COMMISSION EXPIRES:01/24/95

(AFFIX SEAL)

97031B

Contract to the

This instrument prepared by:

Thomas E. Norton, Jr., Attorney at Law Second Floor East Mountain Brook Center 2700 Highway 280 South Birmingham, AL 35223

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PAGE 2 of 2

THE	STATE	OF	ALABAMA)
	JEFFERSON			COUNTY)

Given under my hand and official seal on this the 14th day of February , 1997.

Notary Public / January 24, 1999

Affix Seal

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