This instrument was prepared by:

Stephen D. Keith, Attorney at Law First Title Corporation 3 Riverchase Office Plaza Birmingham, Alabama 35244 Please Send Tax Notice to:

James W. Bowden 29 Lawler Street Montevallo, Alabama 35115

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Ten Dollars (\$10) and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, I, **John H. Roberts**, a married man (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto **James W. Bowden and wife**, **Tina H. Gamble**, (hereinafter referred to as Grantees) as Joint Tenants with the Right of Survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Lots 14 and 15, in Block 3, according to the survey of "Wilmont Gardens" located in W 1/2 of NE 1/4 and E 1/2 of NW 1/4 of Section 9, all in Township 24 North, Range 12 East, according to map recorded in Map Book 4 page 6 in Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Source of Title: Book 369 Page 909

Subject to:

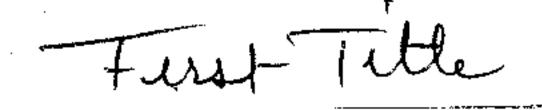
Taxes for the year 1997 and all subsequent years.

2. Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

Special Conditions:

1. This deed is to be held in trust by Stephen D. Keith of First Title Corporation for three days subsequent to the signing date stated herein. If either Grantee herein has not exercised their recission option for the contract financing this purchase before the conclusion of three days subsequent to the signing date, the deed is to be recorded and delivered to the Grantees, thereby completing execution. If Grantees decide to rescind the financing contract, the deed is to be returned to the Grantor herein, and is to be considered a nullity and void from inception. Proper recording of this deed will serve as prima facie evidence of passage of the three days subsequent to the signing date without recission of the financing contract by Grantees and will serve to accomplish delivery and thereby complete execution of the deed.

U5/U2/1997-13689
12:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
12:00



By execution of this conveyance, the undersigned Grantor, John H. Roberts, acknowledges full payment of the indebtedness represented by that certain land contract executed in favor of the Grantor by James W. Bowden on October 5, 1991, with all amendments and addendums thereto affixed.

The property herein conveyed is neither the homestead of the grantor nor the nomestead of the grantor's spouse.

TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants 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, together with every contingent remainder and right of reversion.

And I do for myself, and for my heirs, executors and administrators covenant with said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and adminstrators shall warrant and defend the same to said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

and assigns forever	, against the lawrence	~~ · · · · · · · · · · · · · · · · · ·
JN WITHESS V	NHEREOF, I/we have he	ereunto set my/our hand and seal this 28 day
of	, 1997.	John W. Palierty.
State of Alabama))	
Shelby County	.)	

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that John H. Roberts, 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 they executed the same voluntarily on the day same bears date.

Given under my hand and seal this _____ day of _

Notary Public

My Commission Expires

NOTARY PUBLIC STATE OF Marion MY COMMISSION EXPIRES: Mai. 24, 1466. PONDED THRU NOTARY PUBLIC UNDERWRITERS.

Inst # 1997-13689

05/02/1997-13689 12:16 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 12.00 005 HCD