

SEND TAX NOTICE TO:

(Name) Mr. B. Victor B. Simmons

(Address) 1145 Dearing Downs Dr.

Helena, AL. 35080

This instrument was prepared by

(Name) Thomas L. Foster, Attorney

(Address) 1201 N. 19th St., B'ham, AL 35234

FM No. ATC 27 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA

JEFFERSON

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of --One Hundred Thirty Two Thousand Five Hundred and 00/100-(\$132,500.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Robert Morris Payne, an unmarried man

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

Victor B. Simmons and Louphelia G. Simmons

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

SHELBY

County, Alabama to-wit:

Lot 5, according to the Survey of Dearing Downs, Third Addition, as recorded in Map Book 8, Page 15, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations, if any, of record.

Subject to ad valorem taxes for the current tax year.

\$119,250.00 of the consideration recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1997-13817

05/05/1997-13817
09:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCO 22.00

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 the 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; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said 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 29th

day of April 19 97

WITNESS

(Seal)

Robert Morris Payne

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

JEFFERSON

COUNTY

I, the undersigned, a Notary Public in and for said County, in said State,

hereby certify that Robert Morris Payne, an unmarried man

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 executed the same voluntarily

on the day the same bears date

(Given under my hand and official seal this 29th

day of April A D. 19 97

Notary Public

Inst # 1997-13817