

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

ROBERT W. HOWELL
938 CHESTNUT OAKS CIRCLE
HOOVER, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SEVEN THOUSAND FIVE HUNDRED and 00/100 (\$207,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEE herein, the receipt of which is acknowledged, we, CHARLES E. MACPHERSON and JOCELYN MACPHERSON, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ROBERT W. HOWELL and DONNA L. HOWELL, HUSBAND AND WIFE, (herein referred to as GRANTEEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 62-A, ACCORDING TO A RESURVEY OF LOTS 57-64, THE FAIRWAYS AT RIVERCHASE, AS RECORDED IN MAP BOOK 19 PAGE 43 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
MINERAL AND MINING RIGHTS EXCEPTED.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1996 which constitutes a lien but are not yet due and payable until October 1, 1997.
2. Easements as shown by recorded plat.
3. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (Residential) recorded in Misc. Book 14 beginning at page 536, as amended in Misc. Book 17, beginning at page 550, Real 148 page 328 and Map Book 13 page 18 and Notice of Compliance Certificate, recorded in Misc. Book 34 page 549 in Probate Office.
4. Right(s)-of-Way(s) granted to South Central Bell by instrument(s) recorded in Real 3433 page 203 in Probate Office.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 127 page 140 in Probate Office.
6. Release of damages as set out in instrument recorded in Real 148 page 328 in Probate Office.

\$186,750.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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002 MEL 32.00

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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, CHARLES E. MACPHERSON and JOCELYN MACPHERSON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 23rd day of May, 1997.


CHARLES E. MACPHERSON


JOCELYN MACPHERSON

STATE OF Georgia
COUNTY OF Colts

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CHARLES E. MACPHERSON and JOCELYN MACPHERSON, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 23rd day of May, 1997.


Notary Public

My commission expires: My Commission Expires May 20, 2000

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