

SEND TAX NOTICE TO:

(Name) KEVIN L. LLOYD
331 WILSON DRIVE
(Address) MONTEVALLO, AL 35115

This instrument was prepared by

(Name) B. CHRISTOPHER BATTLES
3150 HIGHWAY 52 WEST
(Address) PELHAM, AL 35124

Form 1-1-5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGIC CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

STATE OF ALABAMA }
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTY EIGHT THOUSAND FIVE HUNDRED AND NO/100 (\$58,500.00) DOLLARS

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

BRAD A. CRAMER, a married man

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

KEVIN L. LLOYD and wife, KIMBERLY S. AARON

(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 23, according to the Survey of Wilson's Subdivision Number 1,
as recorded in Map Book 3, Page 62, in the Probate Office of
Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way,
limitations, if any, of record.

\$57,822.00 of the purchase price recited above was paid from mortgage loan closed
simultaneously herewith.

Subject to all outstanding rights of redemption in favor of all persons entitled to
redeem the property from that certain mortgage foreclosure sale evidence by mortgage
foreclosure deed dated July 23, 1997. Said rights to expire one year from said date.

Subject property is not the homestead of the grantor's spouse.

109/02/1997-27924
11:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

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 27th
day of August, 19 97.

WITNESS:

(Seal) BRAD A. CRAMER (Seal)

(Seal) _____ (Seal)

(Seal) _____ (Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that BRAD A. CRAMER, a married 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 he executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 27th day of August, A.D., 19 97

2-15-2001

Notary Public

Inst # 1997-27924