

SEND TAX NOTICE TO:

(Name) William R. Watkins

(Address) _____

This instrument was prepared by

(Name) James R. Moncus, Jr.
1313 Alford Ave.

(Address) Birmingham, Al. 35226

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 } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Thirty-five thousand and no/100 (\$35,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,
Susan P. Brock (formerly known as Susan P. Bagley), a married woman

(herein referred to as grantors) do grant, bargain, sell and convey unto
William R. Watkins and Stella H. Watkins

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

Shelby County, Alabama to-wit:

Lot 98, according to the Survey of Dearing Downs, First Addition, as recorded
in Map Book 6, Page 141, in the Probate Office of Shelby County, Alabama.

Subject to: All easements, restrictions and rights of way of record.

A mortgage executed by Gregory R. Bagley and Susan P. Bagley to Engel Mortgage
Company, Inc. recorded in Volume 376, Page 664 and subsequently transferred and
assigned to The First National Bank of Birmingham by instrument recorded in Misc.
24, page 934 in the Probate Office of Shelby County, Alabama, which Grantees
agree to assume and pay.

A second mortgage executed by Gregory R. Bagley and Susan P. Bagley to Associates
Financial Services Company of Alabama, Inc. recorded in Instrument 1993-17267
in the Probate Office of Shelby County, Alabama, which Grantees agree to assume and
pay.

Susan P. Brock and Susan P. Bagley is one and the same person.

Grantor is a married woman, however the property herein described is not the
homestead of the Grantor or her spouse.

09/08/1997-28840
12:18 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 43.50

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, 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 3

day of February, 19 97.

WITNESS:

Susan P. Brock (Seal)

SUSAN P. BROCK (formerly known as
Susan P. Bagley) (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 Susan P. Brock, a married woman (formerly known as Susan P. Bagley)
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 she has executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 3 day of February A.D. 19 97

