

This Instrument was prepared by:

Mary Lynn Campisi
3008 Pump House Road
Birmingham, AL 35243

Send Tax Notice To:

James W. Spencer
1227 Berwick Road
Hoover, Alabama 35242

Warranty Deed, Joint Tenants with Right of Survivorship

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS,

\$ 130000.00

That in consideration of TEN and NO/100, (\$10.00) DOLLARS and other good and valuable consideration, to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, I,

DONNA J. WATKINS, unmarried

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

JAMES W. SPENCER and wife, MARY B. SPENCER,

(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 117, according to the Survey of Greystone Ridge Garden Homes, as recorded in Map Book 16, page 31, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

The above property is conveyed subject to:

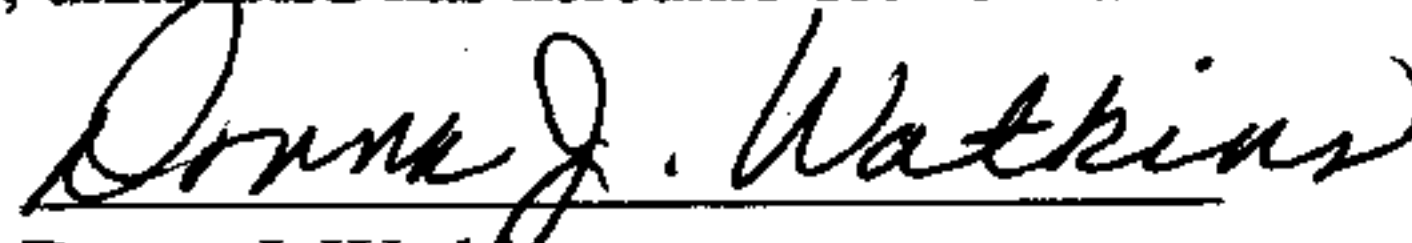
1. Subject to ad valorem taxes for 1997 and subsequent years, said taxes being a lien but not due and payable until October 1, 1997.
2. Restrictions, easements and building line as shown on map recorded in the Probate Office of Shelby County, Alabama.
3. Restrictions and covenants appearing of record in Instrument #1995-14647; Instrument #1995-14646; Instrument #1992-4720 and Instrument #1993-1024, in said Probate Office.
4. Right-of-way granted to Alabama Power Company recorded in Instrument #1992-26820, in said Probate Office.

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SHELBY COUNTY JUDGE OF PROBATE
002 NCD 141.00

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship.

And I do for myself and for my heirs, executors and administrators covenant with the 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 administrators shall warrant and defend the same to said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

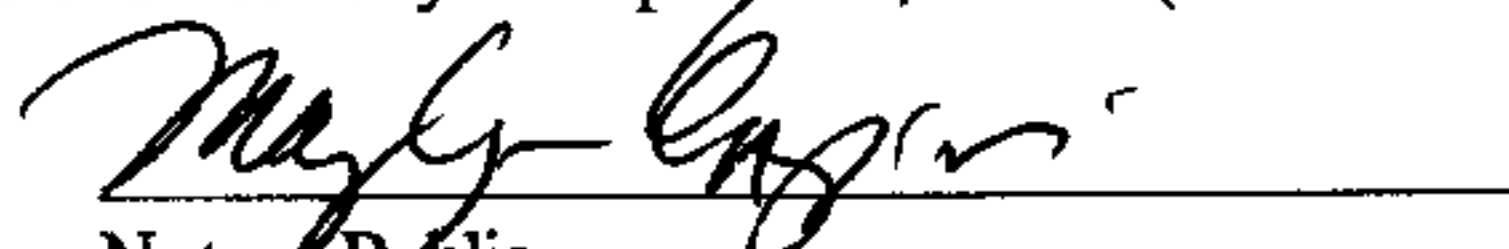
IN WITNESS WHEREOF, Donna J. Watkins, unmarried has hereunto set her hand and seal, this 10th day of September, 1997.


Donna J. Watkins

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Donna J. Watkins, unmarried, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this date, that, being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of September, 1997. \


Notary Public
My commission expires: 6/16/99

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