

This instrument was prepared by

SEND TAX NOTICE TO:

Anthony D. Snable
2700 Highway 280 South
Suite 101 - W
Birmingham, Alabama 35223

DAVID M. VARNER
8198 CASTLE HILL ROAD
BIRMINGHAM, ALABAMA 35242

File #870120

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

Handwritten: Varners
10/20/97

That in consideration of TEN and 00/100 (\$10.00) DOLLARS and other good and valuable consideration to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, DAVID M. VARNER AND BARBARA S. VARNER, HUSBAND AND WIFE (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto DAVID M. VARNER, AND WIFE BARBARA S. VARNER (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama to-wit:

LOT 54, ACCORDING TO THE SURVEY OF GREYSTONE 8TH SECTOR, AS RECORDED IN MAP BOOK 20, PAGE 93, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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.

TO HAVE AND TO HOLD to 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 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

10/20/1997-34053
01:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 12.00

IN WITNESS WHEREOF, I/(we), DAVID M. VARNER AND BARBARA S. VARNER, have hereunto set my (our) hand(s) and seal(s) this 16th day of May, 1997.



DAVID M. VARNER (SEAL)




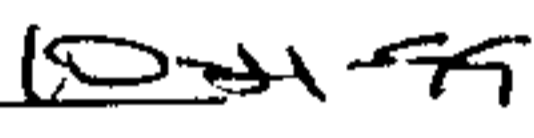
BARBARA S. VARNER (SEAL)

STATE OF ALABAMA
JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that DAVID M. VARNER AND BARBARA S. VARNER 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/THEY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16th day of May, 1997.



Notary Public
My commission expires 

Inst # 1997-34053
10/20/1997-34053
01:10 PM CERTIFIED
SH-LEBY COUNTY JUDGE OF PROBATE
002 HEL 12.00