

This instrument was prepared by

Send Tax Notice To: Jeff Jack

(Name) Larry L. Halcomb

name

214 Scotts Trace

address

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Helena, AL 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FIFTY NINE THOUSAND AND NO/100-----
DOLLARS (\$159,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Jeffrey Scott Palmer and wife, Gay Bowen Palmer

(herein referred to as grantors) do grant, bargain, sell and convey unto Jeff Jack and wife, Patricia Jack

(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 1, according to the Survey of The Second Sector of the Residential
Subdivision, Highlands, as recorded in Map Book 11, page 25 A & B, in the
Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to taxes for 1998.

Subject to restrictions or covenants, 35 foot building line, and right of way
to South Central Bell, of record.

\$ 143,100.00 of the purchase price was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

Inst # 1997-38657

11/26/1997-38657
10:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 24.50

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, we have hereunto set our hand(s) and seal(s), this 19th
day of November, 19 97.

(Seal)

Jeffrey Scott Palmer (Seal)

(Seal)

Gay Bowen Palmer (Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, Larry L. Halcomb, a Notary Public in and for said County, in said State, hereby certify that
Jeffrey Scott Palmer and wife, Gay Bowen Palmer
whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

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

Larry L. Halcomb

Notary Public

My Commission Expires:
January 23, 1998

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