

**INSTRUMENT PREPARED BY:**

Kevin K. Hays, Attorney at Law, P.C.  
200 Canyon Park Drive  
Pelham, Alabama 35124

**SEND TAX NOTICES TO:**

John A. Tow  
116 Kentwood Way  
Alabaster, AL 35007

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

That in consideration of \$139,000.00 to the undersigned Grantor, David P. Scarlett and wife Jill C. Scarlett, in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto John A. Tow and wife Cynthia L. Tow (herein referred to as Grantees) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 69, according to the Survey of Kentwood, 2nd Addition, Phase 1, as recorded in Map Book 18, page 60, in the Probate Office of Shelby County, Alabama.

Address of the Property: 116 Kentwood Way  
Alabaster, AL 35007

Subject property is to be the homestead of Grantees.

Subject to taxes for the year 1998 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$125,100.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNES WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28 day of November, 19 97.

By: David P. Scarlett  
Grantor

Jill C. Scarlett  
Grantor

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, Kevin K. Hays, a Notary Public in and for said County in said State, hereby certify that David P. Scarlett and wife Jill C. Scarlett, 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, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 28 day of November, 19 97.  
Kevin K. Hays  
Notary Public

Commission Expires: 11/15/00  
12/02/1997-35030  
09:17 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 22.50

Inst # 1997-39030