

This instrument was prepared by:

Stephen D. Keith, Attorney at Law
First Title Corporation
3 Riverchase Office Plaza
Birmingham, Alabama 35244

Please Send Tax Notice to:

Michael D. & Kelley R. Frederick
1088 River Highlands
Hoover, Alabama 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Fifty-Eight Thousand, Nine Hundred and 00/100 Dollars, (\$258,900.00) and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, we, **Sharon A. Morgan, married and David Fowler, unmarried**, (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto **Michael D. Frederick and wife, Kelley R. Frederick**, (hereinafter referred to as Grantees) for and during their joint lives as joint tenants and upon the death of either of them, then to 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 8, according to the survey of River Highlands, as recorded in Map Book 19, Page 111, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Taxes for the year 1998 and all subsequent years.
2. Minerals and Mineral Rights.
3. All valid and enforceable easements, covenants, conditions, and restrictions of record, including without limitation, that Certain Declaration of Protective Covenants recorded in instrument #1995-06139, in the Office of the Judge of Probate of Shelby County, Alabama, along with Articles of Incorporation of River Highlands Homeowner's Association, Inc., and By-Laws thereof, which are attached to said Declaration of Protective Covenants as Exhibits 'A' and 'B', respectively.

This property constitutes no portion of the grantors' or the grantors' spouse's homestead.

\$163,400 of the purchase price was paid with a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to survivor of them in fee simple, and their heirs and assigns forever, together with every contingent remainder and right of reversion.

Inst # 1998-08645

03/12/1998-08645
11:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 106.50

First Title

Inst # 1998-08645

And I do for myself, and for my heirs, executors and administrators covenant with 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, I/we have hereunto set my/our hand and seal this 9 day of

MAR, 1998.

Sharon A. Morgan
Sharon A. Morgan

David Fowler
David Fowler

State of Alabama)
)
Shelby County)

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that **Sharon A. Morgan, married and David Fowler, unmarried**, 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 they executed the same voluntarily on the day same bears date.

Given under my hand and seal this 9 day of MAR, in the year 98.

[Signature]
Notary Public

My Commission Expires

3/21/2000

Inst # 1998-08645

03/12/1998-08645
11:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCH 106.50