

This instrument was prepared by

(Name) Larry L. Halcomb
(Address) 3512 Old Montgomery Highway
Birmingham, Alabama 35209

Send Tax Notice To: Jeffrey L. Ban
name 2537 Tahiti Terrace
address Alabaster, Alabama 35007

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA } KNOW ALL MEN BY THESE PRESENTS.
SHELBY COUNTY }

That in consideration of One Hundred One Thousand and No/100 (101,000.00) Dollars
to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,
Patrick Schneider, An Unmarried Man

(herein referred to as grantors) do grant, bargain, sell and convey unto
Jeffrey L. Ban and Pamella A. Ban

(herein referred to as GRANTEEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby County, Alabama to-wit:

Lot 31, Block 7, according to the survey of Southwind Fourth Sector as recorded in
Map Book 7, page 97, in the Office of the Judge of Probate of Shelby County, Alabama.

Grantor makes no warranty of title as to mineral and mining rights.

Subject to taxes for 1998.

Subject to 35 foot building setback line, restrictive covenants, and rights-of-way,
of record.

Inst # 1998-15965

05/04/1998-15965
09:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 29.00

\$ 80,800.00 of the purchase price was paid from the proceeds of a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this
day of April 27, 19 98.

(Seal)

(Seal)

(Seal)

Patrick Schneider
Patrick Schneider

(Seal)

(Seal)

(Seal)

ILLINOIS
STATE OF ~~ILLINOIS~~
Cook COUNTY

General Acknowledgment

I, The Undersigned, a Notary Public in and for said County, in said State, hereby certify that
Patrick Schneider, An Unmarried Man
whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance he executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 27th day of April, 1998 A.D. 19 98

My Commission Expires: 9/19/98

"OFFICIAL SEAL"
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires Sept. 19, 1998

Notary Public
(SEAL)