SEND TAX NOTICES TO: JEROME R. DUNCAN 1340 WILLOW CREEK PLACE ALABASTER, AL 35007

## WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Fifteen Thousand and no/100 Dollars (\$ 115,000.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, NANCY S. MIMS BISHOP AND CLIFTON B. BISHOP, WIFE AND HUSBAND, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto JOYE A. DUNCAN AND JEROME R. DUNCAN, (herein referred to as "Grantee"), as joint tenants with rights of survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 12, according to the Survey of Willow Creek, Phase Two, as recorded in Map Book 9, Page 102, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, covenants, rights of way of record; taxes for 1998 and subsequent years not yet due and payable.

Nancy S. Mims Bishop is one and the same person as Nancy S. Mims, Grantee in Real 291, page 194.

\$ 106862.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for themselves, their heirs and executors, successors and assigns, covenant with said Grantee, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and their heirs and executors, successors and assigns shall warrant and defend same to said Grantee, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 19th day of June, 1998.

(GRANTOR) NANCY S. MIMS BISHOP

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that NANCY S. MIMS BISHOP and CLIFTON B. BISHOP, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 19th day of June, -1998.

PUBLIC Anne R. Strickland My Commission Expires: 5/11/01

THIS INSTRUMENT PREPARED BY: Anne R. Strickland, Attorney at Law 5330 Stadium Trace Parkway, Suite 250 Birmingham, AL 35244

(205) 733-1303

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