

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
ROBERT H. STOWERS
DENA B. STOWERS
1224 Highland Lakes Trail
Birmingham, AL 35242

Inst # 1998-24599

STATE OF ALABAMA}
COUNTY OF SHELBY}

Statutory Warranty Deed/TWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **FIVE HUNDRED FORTY-FIVE THOUSAND DOLLARS AND NO/100's (\$545,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we **RONALD H. DYAR**, a married man, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **ROBERT H. STOWERS and DENA B. STOWERS** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 202, according to the Survey of Highland Lakes, 2nd Sector, an Eddleman Community, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 2nd Sector, recorded as Instrument #1996-10928 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

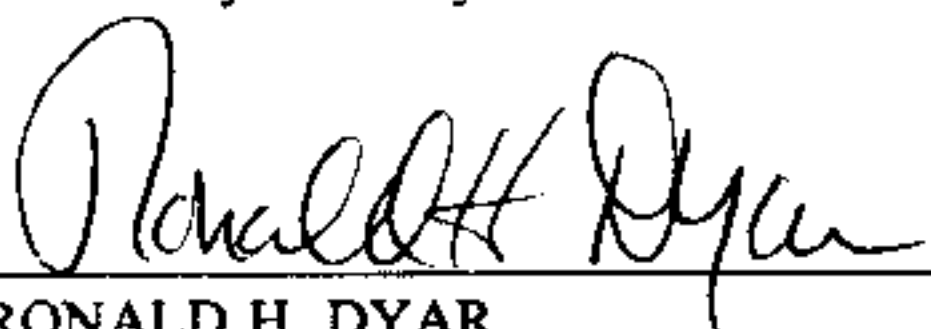
Subject to:
Ad valorem taxes for 1998 and subsequent years not yet due and payable until October 1, 1998. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$436,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

The above described property does not constitute the homestead of the Grantor nor his spouse.

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.

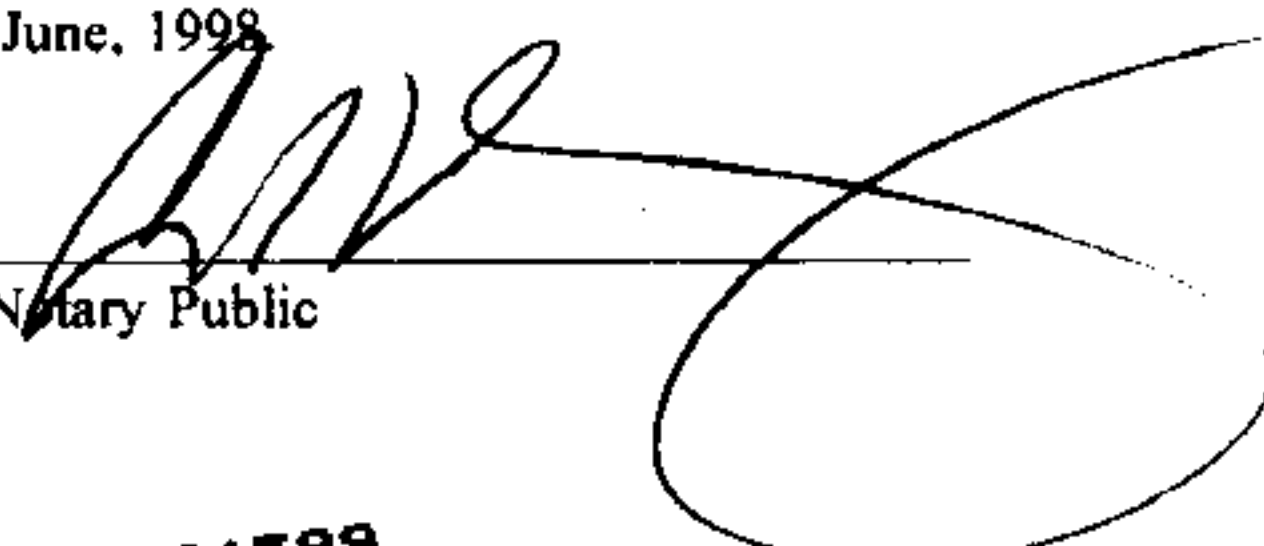
IN WITNESS WHEREOF, the Grantors have caused this statutory warranty deed to be executed this 22nd day of June, 1998.


RONALD H. DYAR

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that **RONALD H. DYAR**, whose name 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 22nd day of June, 1998.


Notary Public

My Commission Expires: 5/29/99

07/01/1998-24599
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 117.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW