

This instrument was prepared by:
Shelly Moss
Galloway & Moss, L.L.C.
11 Oak Street
Birmingham, Alabama 35213

Send tax notice to:
Michael W. Piper
113 Glen Abby Lane
Birmingham, Alabama, 35007

Inst # 1998-26752

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS

That in consideration of **One Hundred Sixty-Three Thousand and 00/100 Dollars (\$163,000.00)** to the undersigned grantor(s) in hand paid by the grantees herein, the receipt whereof is acknowledged, I/we,

Jon Howard Auerbach a married man

(herein referred to as Grantor(s)) do grant, bargain, sell and convey unto

Michael W. Piper and Sandra C. Bates

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

Lot 16, according to the Survey of Weatherly Glen Abby, Sector 12, as recorded in Map Book 18, page 128, in the Probate Office of Shelby County, Alabama.

\$146,700.00 of the proceeds come from a purchase money mortgage recorded simultaneously herewith.

- Subject to: (1) 1998 ad valorem taxes not yet due and payable and
- (2) all easements, rights-of-way and encumbrances of record.

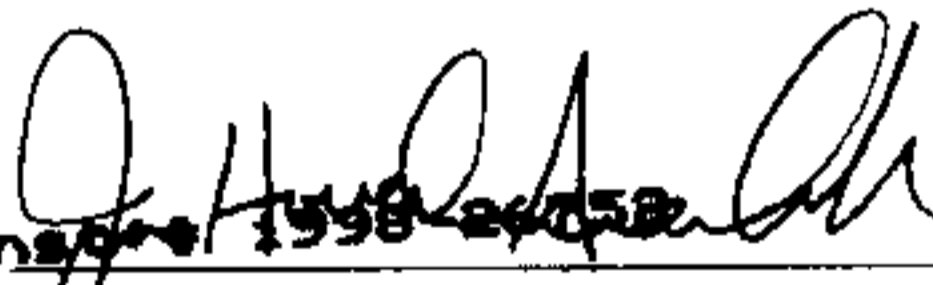
TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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.

And I/we do for myself/ourselves and for my/our heirs, executors, and administrators covenant with the said Grantees, 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 Grantees, their heirs and assigns forever, against the lawful claims of all persons.

This property is does not constitute the homestead of the Grantor or his spouse.

IN WITNESS WHEREOF, I/we have set my/our hand(s) and seal(s), this 30th day of June, 1998.

WITNESS:

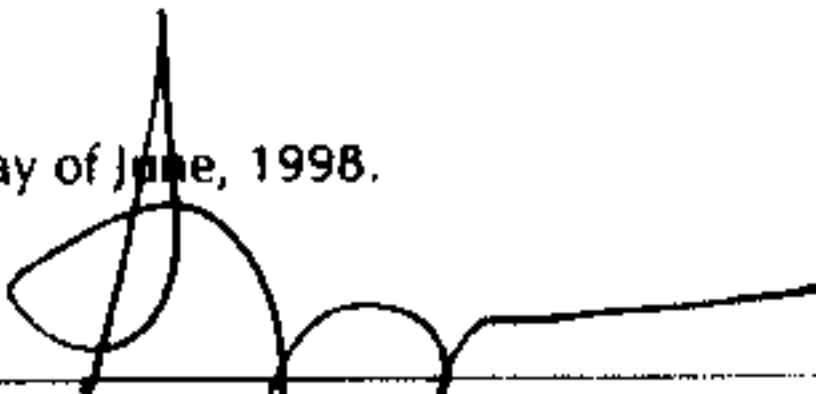
(Seal)  (Seal)
 Jon Howard Auerbach

STATE OF ALABAMA)
JEFFERSON COUNTY)

07/15/1998-26752
09:40 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 NCD 25.00

I, Shelly Moss, a Notary Public in and for said County, in said State, hereby certify that Jon Howard Auerbach 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/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of June, 1998.


 Notary Public: Shelly Moss
 My Commission Expires: 11-5-01