

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

DOUGLAS ROGERS, Attorney at Law
3106 Independence Drive, Birmingham, AL 35209

David J. Anderson and Dawn R. Anderson
309 Eaton Circle
Birmingham, AL 35242

Inst # 1998-27567

WARRANTY DEED
(Joint Tenants With Right Of Survivorship)

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That in consideration of

One Hundred Ninety Two Thousand and no/100-----Dollars
(\$192,000.00),

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, M. Shawn Lowery, an unmarried person (herein referred to as Grantors), do grant, bargain, sell and convey unto David J. Anderson and Dawn R. Anderson (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 18, according to the Amended Map of the Greystone Village, Phase 2, as recorded in Map Book 19, Page 13, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to easements, restrictions, rights of way and building lines of record.

Subject to taxes for 1998.

\$172,800.00 of the above consideration was paid from mortgage loans closed simultaneously herewith.

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.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s), this 17th day of July 1998.

M. Shawn Lowery (SEAL)
M. SHAWN LOWERY

07/21/1998-27567
08:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCO 28.00

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that M. Shawn Lowery 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 17th day of July, 1998

J. David King
NOTARY PUBLIC
My Commission Expires 9/9/99