

This Instrument Was Prepared By:
Dickerson Morse & Yost, P. C.
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
Chung K. Siow
141 Sundance
Alabaster, Alabama 35007

STATE OF ALABAMA
COUNTY OF SHELBY

**WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR**

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **One Hundred Forty Six Thousand Six Hundred Thirty Eight and 00/100 Dollars (\$146,638.00)** to the undersigned GRANTOR in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, **Jerry L. Bess, a married man** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Chung K. Siow and Melanie M. Siow, husband and wife** (hereinafter referred to as GRANTEEES), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in the County of **Shelby** and State of Alabama, to-wit:

Lot 12, according to the Survey of Apache Ridge, Sector 5, as recorded in Map Book 17, Page 62, in the Probate Office of Shelby County, Alabama.

Note: \$139,300.00 of the above purchase price is in the form of a mortgage in favor of Norwest Mortgage, Inc., executed and recorded simultaneously herewith.

Note: This is not the homestead property of the Grantor, Jerry L. Bess, as defined in the Code of Alabama §6-10-3.

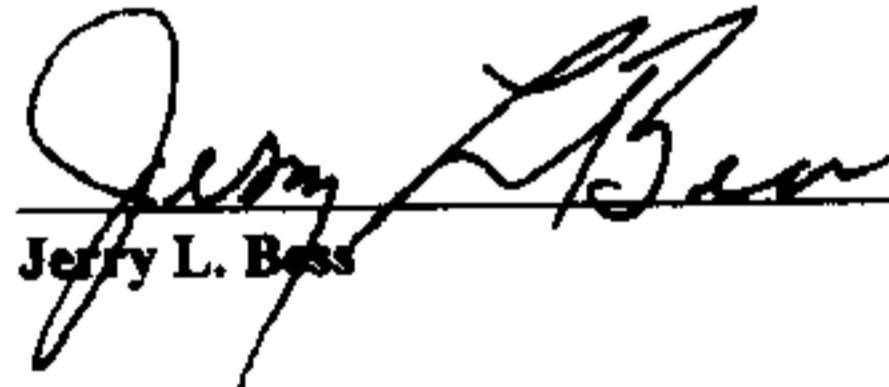
This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And said GRANTOR does for himself, his successors and assigns covenants with the said GRANTEEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and his heirs and assigns 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 has hereunto set my hand and seal on this the 4th day of November, 1998.




Jerry L. Bess

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Jerry L. Bess, a married man**, 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 the 4th day of November, 1998.



Onnie D. Dickerson, III, Notary Public

My Commission Expires: 4/23/2000

11/10/1998-44482
08:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 20A 16.00

Inst • 1998-44482