

(Name) George D. Nichols
465 Lokey Lane
(Address) Wilsonville, Al. 35186

This instrument was prepared by

(Name) Patricia K. Martin
3021 Lorna Rd.
(Address) Birmingham, Al. 35216

Form 1-1 Rev. 5/82
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGNOLIA CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

STATE OF ALABAMA }
Shelby COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One hundred sixty thousand and no/100 (\$160,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Walter T. Fink, an unmarried man, Sharon J. Fink, an unmarried woman, Mary G. Jarnagin,
an unmarried woman

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

George D. Nichols and Kathryn F. Nichols

(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 6, according to "Sunrise Cove" as shown by subdivision map recorded in Map Book 5,
Page 31 in the Probate Office of Shelby County, Alabama.

Except one-half interest in mineral and mining rights.

Subject to: All easements, restrictions and rights of way of record.

\$112,000.00 of the above mentioned purchase price was paid for from a mortgage
loan which was closed simultaneously herewith.

12/04/1998-48262
11:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
BCL MEL 48.50

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, we have hereunto set our hand(s) and seal(s), this 19

day of November, 19 98

WITNESS:

Walter T. Fink (Seal)

Sharon J. Fink (Seal)

Mary G. Jarnagin by Sharon J. Fink as her attorney in fact (Seal)
MARY G. JARNAGIN by Sharon J. Fink as her Attorney in Fact (Seal)

STATE OF ALABAMA }
Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State
hereby certify that Walter T. Fink, an unmarried man & Sharon J. Fink, an unmarried woman
whose name is ARE signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they have executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 19 day of November, A.D. 19 98

Patricia K. Martin
Notary Public

Inst # 1998-48262

State of Alabama
County of Jefferson

I, the undersigned, a Notary Public in and for said county in said state hereby certify that Sharon J. Fink, whose name as Attorney in Fact under Durable Specific Power of Attorney for Mary G. Jarnagin, an unmarried woman, 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, she in her capacity as such Attorney in Fact under Power of Attorney for Mary G. Jarnagin executed the same voluntarily on the day the same bears date.

Given under my hand this the 19 day of November, 1998.


NOTARY PUBLIC

My commission expires: 6/28/2000

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SHELBY COUNTY JUDGE OF PROBATE
OBL. NEL 48.50