

Send Tax Notice To:  
Scott T. Griffin and wife,  
Traci W. Griffin  
1014 Oak Meadows Road  
Birmingham, Alabama 35242

This instrument was prepared by:  
James W. Fuhrmeister  
Allison, May, Alvis, Fuhrmeister  
& Kimbrough, L.L.C.  
P. O. Box 380275  
Birmingham, AL 35238

Inst # 1999-00064

01/04/1999-00064  
10:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CRH 45.00

---

**Warranty Deed, Jointly For Life With Remainder To Survivor**

---

**STATE OF ALABAMA     )**

**KNOW ALL MEN BY THESE PRESENTS,**

**COUNTY OF SHELBY     )**

THAT IN CONSIDERATION OF Two Hundred Seventy Thousand Dollars (\$270,000.00) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **CHRISTOPHER P. DEGANCE AND WIFE, KELLY L. DEGANCE**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **SCOTT T. GRIFFIN AND WIFE, TRACI W. GRIFFIN**, (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 24, according to the Survey of Oak Meadows, 1<sup>st</sup> Sector, as recorded in Map Book 20, Page 71, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Taxes for the year 1999 and subsequent years, which are not yet due and payable.
2. 35 foot building line on west side and a 10 foot easement on the east side of lot as shown on recorded map.
3. Restrictions and covenants appearing of record in Inst. No. 1995-29298.
4. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$239950.00 of the above consideration was paid from the proceeds of a mortgage filed 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,

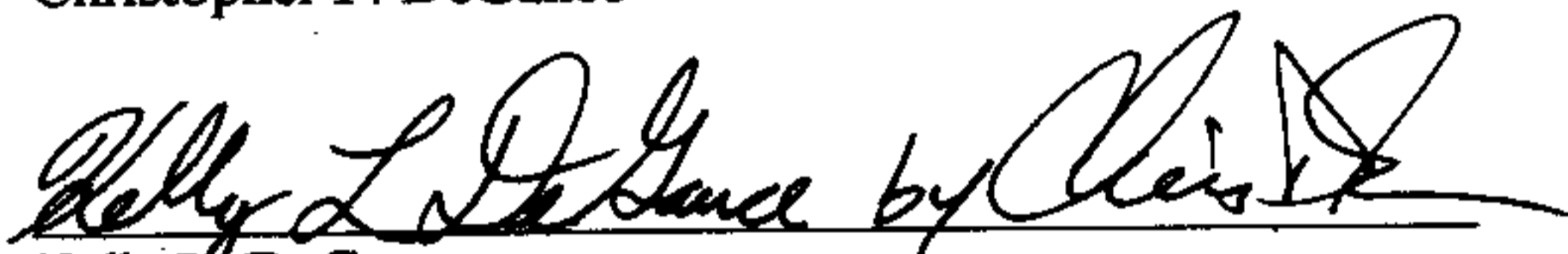
that (unless the joint tenancy hereby created is severed or terminated during the lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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 hands and seals, this 30 day of December, 1998.



Christopher P. DeGance



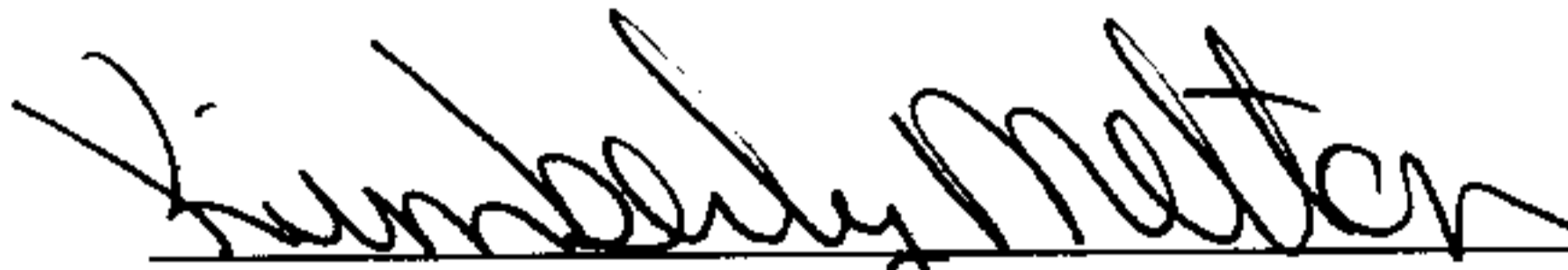
Kelly L. DeGance

By: Christopher P. DeGance attorney in fact for Kelly L. DeGance

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Christopher P. DeGance, whose name as Attorney in fact for Kelly L. DeGance, 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, as such attorney in fact and with full authority, executed the same voluntarily for and as the act of said Kelly L. DeGance.

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



Notary Public

My Commission Expires:

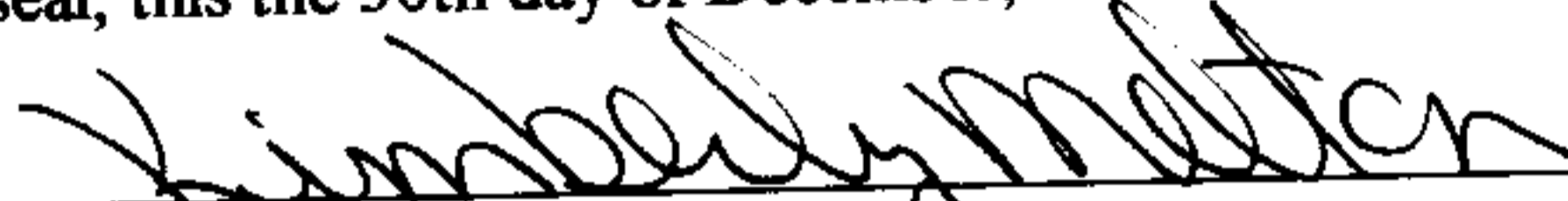
3-1-99

STATE OF ALABAMA )

COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Christopher P. DeGance, 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 date the same bears date.

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



Notary Public

My commission expires: 3-1-99

Inst # 1999-00064

01/04/1999-00064  
10:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CRH 45.00