

SEND TAX NOTICE TO:

Frank C. Banks

(Name) Judith A. Banks

103 Big Oak Drive

(Address) Maylene, AL 35114

This instrument was prepared by

(Name) Holliman, Shockley & Kelly

2491 Pelham Parkway

(Address) Pelham, AL 35124

Form 1-14 Rev. 3/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGIC CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

Inst # 1999-02553

01/20/1999-02553

09:21 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRP 47.50

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Eighty-Two Thousand and no/100----- DOLLARS

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

Beverly Brashier, a single person

James Jones, a married person

Bo Howard, a married person

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

Frank C. Banks and Judith A. Banks

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby

County, Alabama to-wit:

See EXHIBIT "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

SUBJECT TO: (1) Taxes for the year 1999 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$ 145,600.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

The property herein being conveyed does not constitute the homestead of James Jones or his spouse.

The property herein being conveyed does not constuted the homestead of Bo Howard or his spouse.

Bo Howard is one and the same\*as Bo Leon Howard. \*person

Bo Howard is one and the same person as Bo L. Howard.

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 30th day of December, 19 98.

WITNESS:

(Seal)  
(Seal)  
(Seal)

(Seal)  
Beverly Brashier  
(Seal)  
James Jones  
(Seal)  
Bo Howard

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Beverly Brashier, a single person, James Jones, a married person and Bo Howard, a married person whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of December, A.D. 19 98

Notary Public  
3-12-2001

EXHIBIT "A"

**A parcel of land situated in the South 1/2 of the NW 1/4 of Section 16, Township 21 South, Range 3 West, described as follows:**

**Commence at the SE corner of the SE 1/4 of the NW 1/4 of Section 16, and go south 89 degrees 34 minutes 35 seconds west along the south boundary of the NW 1/4 of said Section, 1322.48 feet to the point of beginning; thence continue south 89 degrees 34 minutes 35 seconds west for 268.35 feet to the center of Beaver Dam Creek; thence north 5 degrees 41 minutes east for 71.71 feet; thence north 18 degrees 30 minutes east for 661.35 feet to a point on a curve on the southerly boundary of Big Oak Drive, said curve having a central angle of 53 degrees 46 minutes 43 seconds and a radius of 130.00 feet; thence southeasterly along said curve for 122.02 feet to the point of tangent; thence south 4 degrees 14 minutes 20 seconds west for 633.66 feet to the point of tangent; thence south 4 degrees 14 minutes 20 seconds west for 633.66 feet to the point of beginning; being situated in Shelby County, Alabama.**

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