This instrument was prepared by

ANTHONY D. SNABLE, ATTORNEY 1629 11th Avenue South Birmingham, Alabama 35205 SEND TAX NOTICE TO:

CHRISTOPHER T. COX 3153 WOODBRIDGE DR BIRMINGHAM, AL 35242

File #890178MTE

WARRANTY DEED

JOINT TEMANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of CME HUNERED THIRTY SEVEN THOUSAND SIX HUNDRED DOLLARS and 00/100 (\$137,600.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, LUTHER HOWARD BOXEMAN JR and CATHY D. BOXEMAN, HUSDAND AND WIFE (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto CHRISTOPHER T. COX and JOXEME M. COX, HUSDAND AND WIFE (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama to-wit:

LOT 22, ACCORDING TO THE SURVEY OF MEADOW BROOK, 4TH SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 67, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- Subject to the taxes for the year beginning October 1, 1998, which constitutes a lien, but are not yet due and payable until October 1, 1999.
- Restrictions, covenants and reservations of record.

\$123,800.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 said GRANTEES, his, her or 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

Inst • 1999-08535

03/02/1999-08535
10:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 25.00

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IN WITNESS WHEREOF, I/(we), LUTHER HOWARD BOXEMAN JR and CATHY D. BOXEMAN, HUSBAND AND WIFE have hereunto set my (our) hand(s) and seal(s) this 24th day of February, 1999.

WHER HOWARD BOSEMAN JE

CHIHY D. HORISON (SEAL)

STATE OF ALABAMA JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that IUTHER HOWERD BOZEMAN JR and CATHY D. HOWERN 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 24th day of February, 1999.

Notary Public

My commission expires

Inst # 1999-08535

03/02/1999-08535
10:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NAS 25.00