

SEND TAX NOTICE TO:
Charles E. Stephens
Esther E. Stephens
8033 Rockhampton Circle
Helena, AL 35080

Inst # 1999-09226

This Instrument Prepared by:
Harold H. Goings
Spain & Gillon
2117 Second Avenue North
Birmingham, Alabama 35203

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of One Hundred Fifteen Thousand Nine Hundred and 00/100 dollars (\$115,900.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt whereof is acknowledged, I, **J. Dennis Sims, a married man, d/b/a JDS Homes** (herein referred to as Grantor), do grant, bargain, sell and convey unto **Charles E. Stephens and Esther E. Stephens** (herein collectively referred to as Grantee), the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 450, according to the Survey of Wyndham, Rockhampton Sector, Phase II, as recorded in Map Book 24, Page 65, in the Probate Office of Shelby County, Alabama.
Minerals and mining rights excepted.

Subject to:

1. 1999 ad valorem taxes

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2. Existing easements, restrictions, set back lines, limitations, if any, of record.

The property conveyed is not the homestead of the grantor or his spouse.

\$78,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, to the said Grantee, 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 do for myself and for my heirs, executors, and administrators covenant with the said Grantee, their heirs, executors 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 I 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

Grantee, their heirs, executors and assigns forever, against the
lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this
the 3rd day of March, 1999.



J. Dennis Sims
d/b/a JDS Homes

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said
State, hereby certify that J. Dennis Sims d/b/a/ JDS Homes 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 3rd day of March,
1999.

My Commission Expires: 8/19/99


Notary Public

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