

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

SCOTT T. SHIRLEY
909 JACKSON CIRCLE
HELENA, AL 35080

Inst # 1999-09433

STATE OF ALABAMA)

03/08/1999-09433

COUNTY OF SHELBY)

08:26 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRH 24.00

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWENTY EIGHT THOUSAND and 00/100 (\$128,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, STEPHANIE D. HUBBERT (BOYD) and HUSBAND, WILLIAM STANLEY BOYD (herein referred to as GRANTORS) do grant, bargain, sell and convey unto SCOTT T. SHIRLEY and SUSAN C. SHIRLEY, HUSBAND AND WIFE (herein referred to as

GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 73, ACCORDING TO THE SURVEY OF ST. CHARLES PLACE, PHASE 2, SECTOR 6, AS RECORDED IN MAP BOOK 21, PAGE 77, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1998 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 1999.
2. BUILDING SETBACK LINE OF 20 FEET RESERVED FROM JACKSON SQUARE AS SHOWN BY PLAT.
3. EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING AN IRREGULAR EASEMENT RUNNING THROUGH THE REAR OF LOT.
4. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. #1996-24986 IN PROBATE OFFICE.
5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN DEED 233 PAGE 503 AND INST. #1996-35801 IN PROBATE OFFICE.
6. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 21, PAGE 77.


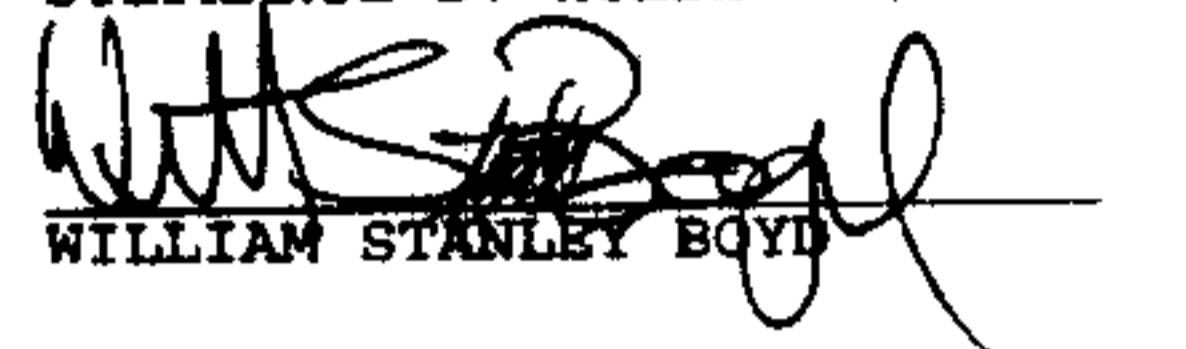
\$115,200.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall

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, 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 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, STEPHANIE D. HUBBERT (BOYD) and HUSBAND, WILLIAM STANLEY BOYD, have hereunto set his, her or their signature(s) and seal(s), this the 22nd day of February, 1999.


STEPHANIE D. HUBBERT (BOYD)

WILLIAM STANLEY BOYD

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that STEPHANIE D. HUBBERT (BOYD) and HUSBAND, WILLIAM STANLEY BOYD, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of February, 1999.


Notary Public

My commission expires: 7/1/02

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