

SEND TAX NOTICE TO:

Name: Lisa Coplan Samuel Bryan O'Neal
 Address: 106 Carriage Drive
Maylene, Alabama 35114

This instrument was prepared by

Name: William H. Halbrooks
 Address: 704 Independence Plaza
Birmingham, Alabama 35209

FM No. ATC 27 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., BIRMINGHAM, AL.

STATE OF ALABAMA

Jefferson COUNTY }

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Nineteen Thousand and no/100-----(\$119,000.00) DOLLARS

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

Thomas S. Abernathy and wife, S. Mara Beebe-Abernathy

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

Lisa Coplan and Samuel Bryan O'Neal

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

Shelby County, Alabama to wit:

Lot 4, according to the Survey of Carriage Hills, Phase 1, as recorded in Map Book 13, Page 31, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$ 118,916.00 of the purchase price recited above was
 paid from a mortgage loan closed simultaneously herewith.

Inst # 1999-13942

04/02/1999-13942
 09:44 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CRM 9.00

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and sealed this 29th

day of March 19 99

WITNESS:

(Seal)

(Seal)

(Seal)



Thomas S. Abernathy

(Seal)



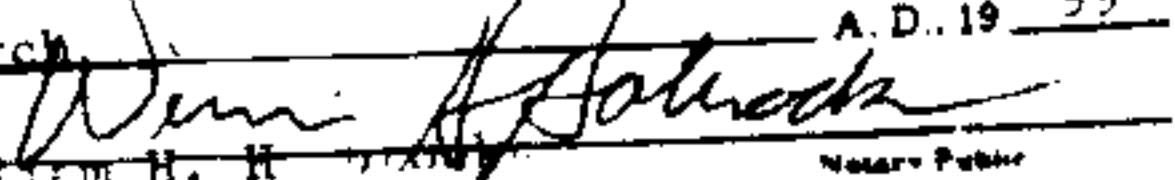
S. Mara Beebe-Abernathy

(Seal)

STATE OF ALABAMA
 Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Thomas S. Abernathy and S. Mara Beebe-Abernathy, whose name is 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, on the day the same bears date, given under my hand and official seal this 29th day of March, A. D. 19 99.

Given under my hand and official seal this 29th day of March, A. D. 19 99.



William H. Halbrooks

Notary Public