

This instrument was prepared by

Send Tax Notice To: JOHN O. RAY

(Name) Massey & Stotser, P.C.

name

210 CREST LAKE DRIVE

address

BIRMINGHAM, ALABAMA 35244

(Address) 1100 East Park Drive, Suite 301
Birmingham, Alabama 35235

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of ONE HUNDRED NINETY EIGHT THOUSAND EIGHT HUNDRED AND NO/100-----
DOLLARS (\$198,800.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
MARGARET JONES an unmarried woman

(herein referred to as grantors) do grant, bargain, sell and convey unto JOHN O. RAY AND WIFE, ANNETTE RAY

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

SHELBY County, Alabama to-wit:

Lot 47, Block 2, according to the Amended Map of Southlake Crest, 2nd Sector,
as recorded in Map Book 19, Page 14, in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

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.

\$192,800.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

The property being conveyed herein is not the homestead of the Grantor or
his/her spouse as defined by the Code of Alabama.

Inst. # 1999-18849

05/05/1999-18849
01:28 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11:50
DO NOT SIGN

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, I have hereunto set my hand(s) and seal(s), this 30th
day of April, 19 99.

(Seal)

Margaret Jones
MARGARET JONES (Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

General Acknowledgment

Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that
MARGARET JONES an unmarried woman
whose name(s) 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 she executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 30th day of April, A.D. 1999

Conquerra May
MY COMMISSION EXPIRES: 72902 Notary Public