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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

JOSEPH H. BOWLES
123 CONROY ROAD
STERRETT, AL 35147

Inst # 1999-24562

STATE OF ALABAMA)

06/10/1999-24562

COUNTY OF SHELBY)

03:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 \$14 86.00
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED FORTY NINE THOUSAND and 00/100 (\$249,000.00) DOLLARS to the undersigned grantor, JIM WHATLEY CONSTRUCTION CO., INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto JOSEPH H. BOWLES and PATRICIA D. BOWLES, 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 432, ACCORDING TO THE SURVEY OF FOREST PARKS, 4TH SECTOR, AS RECORDED IN MAP BOOK 23, PAGE 111, 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. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN INSTRUMENT #1998-06213.
3. RESTRICTIONS AND COVENANTS AS SET OUT IN INSTRUMENT #1997-25449, AND REFILED IN INSTRUMENT #1998-23896.
4. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 236, PAGE 829; DEED BOOK 139, PAGE 127; DEED BOOK 133, PAGE 210; DEED BOOK 126, PAGE 191; DEED BOOK 126, PAGE 192; DEED BOOK 126, PAGE 323, AND DEED BOOK 124, PAGE 519.
5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS AS RECORDED IN DEED BOOK 53, PAGE 262.
6. RIGHTS OUTSTANDING UNDER THOSE CERTAIN EASEMENTS CONVEYED TO SHELBY COUNTY IN INSTRUMENT #1993-3957; INSTRUMENT #1993-3958; INSTRUMENT #1993-3959; INSTRUMENT #1993-3960; INSTRUMENT #1993-3961; INSTRUMENT #1993-3962; INSTRUMENT #1993-3963; INSTRUMENT T#1993-3964;

INSTRUMENT #1993-3965 AND INSTRUMENT #1993-3966.

7. COVENANTS AND RESTRICTIONS AS SET OUT IN INSTRUMENT #1997-02752 AND INSTRUMENT #1997-4561.
8. TERMS, CONDITIONS, COVENANTS, EASEMENTS AND RELEASE OF DAMAGES AS RECORDED IN INSTRUMENT #1996-31156.
9. EASEMENTS AND BUILDING LINE AS SHOWN ON RECORDED MAP.
10. RESTRICTIONS AS SHOWN ON RECORDED MAP.

\$174,000.00 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 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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, JIM WHATLEY CONSTRUCTION CO., INC., by its PRESIDENT, JIM WHATLEY who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 4th day of June, 1999.

JIM WHATLEY CONSTRUCTION CO., INC.

By: 

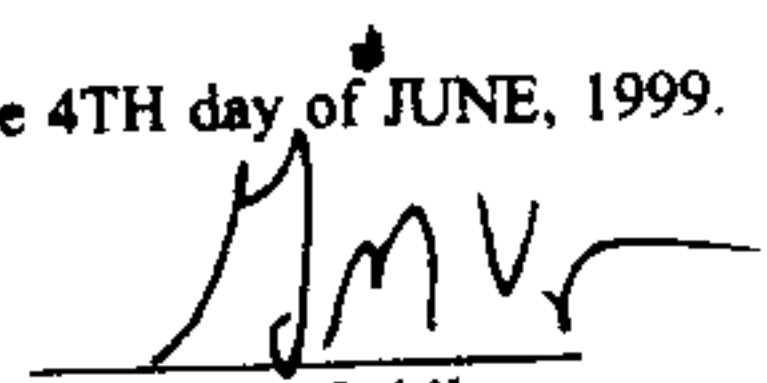
JIM WHATLEY, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JIM WHATLEY, whose name as PRESIDENT of JIM WHATLEY CONSTRUCTION CO., INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 4TH day of JUNE, 1999.


Notary Public

My commission expires: 9.29.02 Inst. # 1999-24562

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SHELBY COUNTY JUDGE OF PROBATE
002 SMA 86.00