

SEND TAX NOTICE TO:

(Name) Jack Irby Joyner
1617 Oak Park Lane
 (Address) Helena, Alabama 35080

This instrument was prepared by

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

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

STATE OF ALABAMA
 COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Seventy-Three Thousand, Seven Hundred Ninety-Three and no/100----- (\$173,793.00) Dollars

to the undersigned grantor, United Homebuilders, Inc. a corporation.
 (herein referred to as GRANTOR), 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

Jack Irby Joyner and Dana T. Joyner

(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 14, according to the Survey of Oak Park, Sector 2, Phase 1, as recorded in Map Book 24, Page 120, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 153,800.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1999-28126

07/06/1999-28126
 11:51 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 DBI CRH 28.50

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 said GRANTEES, their heirs and assigns, that 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, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Leonard W. Coggins who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of June 19 99.

ATTEST:

United Homebuilders, Inc.

By Leonard W. Coggins
 Leonard W. Coggins, its President

STATE OF Alabama
 COUNTY OF Jefferson

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Leonard W. Coggins whose name as President of United Homebuilders, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 30th day of June 19 99

William H. Halbrooks
 William H. Halbrooks Notary Public