This instrument was prepared by

ANTHONY D. SNABLE, ATTORNEY 1629 11th Avenue South Birmingham, Alabama 35205 SEND TAX NOTICE TO:

ROGER A. MAINARD 4922 ALTADENA S. DRIVE BIRMINGHAM, ALABAMA 35244

File #890370KLR

WARRANTY DIESED

JOINT TEMPNIES WITH RIGHT OF SURVIVORSELLP

STATE OF ALABAMA JEFFERSON COUNTY

KNOW ALL MEN BY THRSE PRESENTS:

That in consideration of SEVENTY TWO THOUSAND DOLLARS and 00/100 (\$72,000.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, KINDERLY D. DAVIDSON, A MARRIED WOMAN (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto ROGER A. MAINARD and PARTY F. CHANKER (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHKLHY County, Alabama to-wit:

LOT 54 AND THE WEST 5 FRET OF LOT 55, ACCORDING TO THE SURVEY OF CAHARA MANOR TOWN HOMES, AS RECORDED IN MAP BOOK 6, PAGE 105, IN THE PROPERTY OFFICE OF SHELBY COUNTY, ALABAMA; HEING SITURIED IN SHELBY COUNTY, ALABAMA.

KIMPERILY D. DAVIDSON AND KIMPERILY D. DEARMAN ARE ONE AND THE SAME PERSON.

THE GRANTOR HEREBY CERTIFIES THAT THE ABOVE DESCRIBED PROPERTY DOES NOT CONSTITUTE HER HOMESTEAD OF HER SPOUSE AS DEFINED BY CODE SECTION 6-10-2.

SUBJECT TO:

- Subject to the taxes for the year beginning October 1, 1998, which constitutes a lien, but are not yet due and payable until October 1, 1999.
- 2. Easements, restrictions, covenants and reservations of record.

\$64,800.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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.

lnst # 1999-28300

07/07/1999-28300 09:05 AM CERTIFIED SHELBY COUNTY SUDGE OF PROBATE 302 MMS 18.50 And I (we) do, for myself (curselves) and for my (cur) heirs, executors and administrators, covenant with 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 stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (cur) heirs, executors and administrators shall warrant and defend the same to the said grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/(we), KIMERRILY D. DAVIDSON, have hereunto set my (our) hand(s) and seal(s) this 1st day of July, 1999.

THERLY D. DAVIDSON

STATE OF ALABAMA JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that KIMPERLY D. DAVIDSON, A MARRIED WOMAN 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/THEY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of July, 1999.

Notary Public

My commission expires 1011

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Inst # 1999-28300

07/07/1999-28300 09:05 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE