

This instrument was prepared by

SEND TAX NOTICE TO:

ANTHONY D. SNABLE, ATTORNEY
1629 11th Avenue South
Birmingham, Alabama 35205

CATHY BOZEMAN
509 WINDCHASE CIRCLE
BIRMINGHAM, ALABAMA 35244

File #S90413KLR

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
JEFFERSON COUNTY

Inst # 1999-35746

08/26/1999-35746

09:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 *** 66.00

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of TWO HUNDRED SEVENTY THOUSAND DOLLARS and 00/100 (\$270,000.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, JOSEPH DEVELOPMENT & CONSTRUCTION, INC. (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto CATHY BOZEMAN and HOWARD BOZEMAN (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama to-wit:

LOT 15, ACCORDING TO THE SURVEY OF WINDCHASE, GIVIANPOUR'S ADDITION TO MEADOW BROOK, AS RECORDED IN MAP BOOK 18 PAGE 55 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Advalorem property taxes for the current tax year, 1999.
2. Easements, restrictions, covenants and reservations of record.


\$215,000.00 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 survivorship. 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, 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.

And I said Grantor, for itself, its successors and assigns, 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 (our) 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, JOSEPH DEVELOPMENT & CONSTRUCTION, INC. the said GRANTOR, by LEO E. JOSEPH, JR., as PRESIDENT, of JOSEPH DEVELOPMENT & CONSTRUCTION, INC., a corporation, who is authorized to execute this conveyance has hereto set its signature and seal, this the 19th day of August, 1999.

JOSEPH DEVELOPMENT & CONSTRUCTION, INC.

 (SEAL)
LEO E. JOSEPH, JR.

STATE OF ALABAMA
JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that LEO E. JOSEPH, JR. whose name as PRESIDENT of JOSEPH DEVELOPMENT & CONSTRUCTION, 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, on the day the same bears date.

Given under my hand and official seal this 19th day of August, 1999.


Notary Public

My commission expires 10-24-99

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