

This instrument was prepared by:
Shelly Moss
Galloway & Moss, L.L.C.
11 Oak Street
Birmingham, Alabama 35213

Send tax notice to:
Patrick K. Chappell
109 Setting Sun Lane
Alabaster, Alabama, 35007

Inst # 1999-3664

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 Thirty-nine Thousand and 00/100 Dollars (\$139,000.00) to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, we,

Andrew H. Jones and his wife Dianne M. Jones

(hereinafter referred to as "Grantors") do grant, bargain, sell and convey unto

Patrick K. Chappell and Sharon M. Chappell

(hereinafter referred to as "Grantees") as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 3, according to Sector 3, Apache Ridge, Sectors 2 & 3, as recorded in Map Book 16, Page 60, in the Probate Office of Shelby County, Alabama.



\$ 111,200 of the proceeds come from a purchase money mortgage recorded simultaneously herewith.

Subject to: (1) 1999 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantors; and
(3) all easements, rights-of-way and encumbrances of record.

TO HAVE AND TO HOLD unto 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 we do for ourselves and for our heirs, executors, and administrators covenant with Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have set our hands and seals, this 25 day of August, 1999.

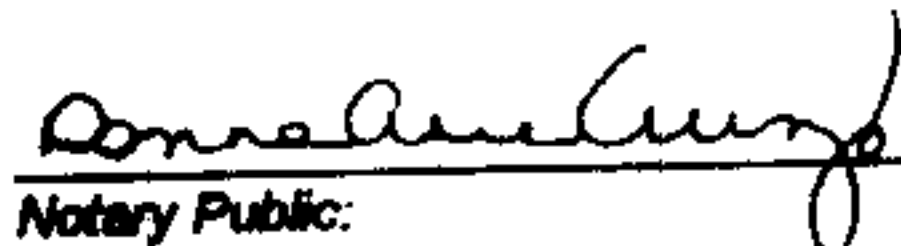
 (Seal)  (Seal)
Andrew H. Jones Dianne M. Jones

STATE OF GEORGIA)

Houston COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Andrew H. Jones and Dianne M. Jones whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25 day of August, 1999.


Notary Public:
My Commission Expires:
20 July 2002

09/01/1999-36647
08:30 AM CERTIFIED
SHELBY COUNTY CLERK OF PROBATE
JLH