(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was

SEND TAX NOTICE TO:

prepared by:

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

ROBERT J. VEAL 306 WINDSTONE LANE CHELSEA, AL 35043

STATE OF ALABAMA)

Inst # 1999-37901

09/09/1999-37901

COUNTY OF SHELBY)

10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 73.00

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETY SIX THOUSAND SEVEN HUNDRED FIFTY FIVE and 00/100 (\$196,755.00) DOLLARS to the undersigned grantor, JAW, 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 ROBERT J. VEAL and WANDA W. VEAL, 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 11, ACCORDING TO THE SURVEY OF WINDSTONE SUBDIVISION, AS RECORDED IN MAP BOOK 25, PAGE 2, 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. 25 FOOT BUILDING SET-BACK LINE PER RECORDED PLAT.
- 3. 7.5 FOOT EASEMENT PER RECORDED PLAT.
- 4. 10 FOOT EASEMENT ON REAR LOT LINE PER RECORDED PLAT.
- 5. PERMITS TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 230, PAGE 834; DEED BOOK 126, PAGE 67.
- 6. PERMITS TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 236, PAGE 158; DEED BOOK 230, PAGE 832; DEED BOOK 216, PAGE 616 AND DEED BOOK 126, PAGE 67.
- 7. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS RECORDED IN INSTRUMENT #1998-16151 AND INSTRUMENT #1999-07794.
- 8. RESTRICTIONS, PUBLIC UTILITY EASEMENTS AND SETBACK LINES PER RECORDED PLAT.
- 9. RESTRICTIVE COVENANTS AS RECORDED IN INSTRUMENT #1998-518785.
 - \$135,000.00 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, JAW, INC., by its PRESIDENT, ALLEN WRIGHT who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 27th day of August, 1999.

JAW, INC.

ALLEN WRIGHT, PRESIDEN

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ALLEN WRIGHT, whose name as PRESIDENT of JAW, 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 27TH day of AUGUST, 1999.

Notary Public

My commission expires:

Tark # 1999-37901