

This form provided by

SHELBY COUNTY ABSTRACT & TITLE CO., INC.

P. O. Box 752 - Columbiana, Alabama 35051
(205) 669-6204 (205) 669-6291 Fax (205) 669-3130

SEND TAX NOTICE TO:

(Name) David L. Cummings
c/o Central State Bank
(Address) P.O. Box 180
Calera, AL 35040

This instrument was prepared by: MIKE T. ATCHISON
P. O. Box 822
Columbiana, AL 35051

**MORTGAGE TAX PAID ON MORTGAGE
RECORDED SIMULTANEOUSLY HEREWITH**

Form 1-1-3 Rev. 4/99

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - Stewart Title Insurance Corp. of Houston, TX

STATE OF ALABAMA
Shelby

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Fifty Five Thousand and no/100

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,

Michael A. Rochester, a married man

(herein referred to as grantors) do grant, bargain, sell and convey unto

David L. Cummings and wife, Angelia K. Cummings

(herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby County, Alabama to-wit:

Commence at the Southeast corner of the SE 1/4 of the NE 1/4 of Section 2, Township 24 North, Range 12 East; thence run North along the East line of the said 1/4-1/4 for 201.12 feet to a point on the North right of way of Shelby County Road No. 25 and the point of beginning; thence continue North along the East line of the said 1/4-1/4 for 208.45 feet; thence turn an angle to the left of 89 degrees 28 minutes 42 seconds and run West for 154.47 feet; thence turn an angle to the left of 89 degrees 16 minutes 32 seconds and run South for 208.46 feet to a point on the North right of way of Shelby County Road #25; thence turn an angle to the left of 90 degrees 43 minutes 28 seconds and run East along the North right of way for 159.00 feet to the point of beginning.

Situated in Shelby County, Alabama.

Subject to restrictions, easements and rights of way of record.

The above described property is not the homestead of the grantor or his spouse.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEEES, 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 noted 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS HEREOF, I have hereunto set my hand(s) and seal(s), this 1st day of October, 1999

WITNESS:

(Seal)

(Seal)

Michael A. Rochester

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Shelby COUNTY }

the undersigned authority

I, Michael A. Rochester, a Notary Public in and for said County, in said State,

hereby certify that

whose name 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 executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 1st day of

October

1999

A. D. 19

Larry L. Johnson