

**WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$129,900.00 to the undersigned Grantor, Evelyn B. Billingsley, unmarried, 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 George Anthony Phippe and his wife Helen Boackle Phippe (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Complete Legal Description Attached Hereto as "Exhibit A"

Address of the Property: 1372 Dearing Downs Circle
Helena, AL 35080

Property to become the homestead of Grantees.

Evelyn B. Billingsley is the surviving grantee of a certain Warranty Deed to Carey D. Billingsley and Evelyn B. Billingsley, Carey D. Billingsley having deceased on or about April 2, 1999.

Subject to taxes for the year 2000 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$55,000.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. 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.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 4th day of November, 19 99.

By: _____

Grantor

Evelyn B. Billingsley
Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Evelyn B. Billingsley, unmarried 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 4th day of November, 19 99

[Signature]
Notary Public

Commission Expires: 11/15/00

THIS INSTRUMENT PREPARED BY:

Kevin K. Hays, PC
200 Canyon Park Drive
Pelham, AL 35124

SEND TAX NOTICES TO:

George and Helen Phippe
1372 Dearing Downs Circle
Helena, AL 35080

Inst # 1999-45861

11/08/1999-45861
12:28 PM
SHELBY COUNTY JUDGE OF PROPRTE
50.00

EXHIBIT "A"

Lot 21, according to the Survey of Dearing Downs - Third Addition, as recorded in Map Book 8 page 15 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

That part of Lot 22 of Dearing Downs - Third Addition as recorded in Map Book 8 page 15 in the Office of the Judge of Probate, Shelby County, Alabama, more particularly described as follows: Begin at the most Westerly corner of said Lot 22, said point also being the most Westerly corner of said Lot 21; thence in an Easterly direction, along the most Southerly line of said Lot 22, said line also being the most Northerly line of said Lot 21, a distance of 224.84 feet to the Southeast corner of said Lot 22, said point also being the Northeast corner of said Lot 21, said point also being on a curve to the right, said curve having a radius of 454.11 feet and a central angle of 1 deg. 46 min. 06 sec. said curve also being the Westerly right of way line of Dearing Downs Circle; thence 90 deg. left to tangent of said curve; thence along arc of said curve, in a Northerly direction along said right of way line being the East line of said Lot 22, a distance of 14.01 feet to end of said curve; thence 95 deg. 19 min. 51 sec. left, measured from tangent of said curve in a Westerly direction, a distance of 225.50 feet to the point of beginning; being situated in Shelby County, Alabama.

Inst # 1999-45861

11/08/1999-45861
12:28 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 86.00