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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

KELLY S. MORRIS
5560 HEATH ROW DRIVE
BIRMINGHAM, AL 35242

Inst # 1999-46252

STATE OF ALABAMA)

COUNTY OF SHELBY)

11/12/1999-46252
09:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
602 CJ1 12.00

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY TWO THOUSAND and 00/100 (\$182,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DAVID SNYDER and ERMA SNYDER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto KELLY S. MORRIS and WENDY E. MORRIS, 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 90, ACCORDING TO THE SURVEY OF MEADOW BROOK, 12TH SECTOR, AS RECORDED IN MAP BOOK 9 PAGE 27 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. BUILDING SETBACK LINE OF 35 FEET RESERVED FROM HEATH ROW DRIVE AS SHOWN BY PLAT.
3. EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING AN IRREGULAR EASEMENT ALONG THE SOUTHWESTERLY, NORTHEASTERLY AND EASTERLY SIDES OF LOT.
4. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN MISC. BOOK 58 PAGE 486 IN PROBATE OFFICE.
5. TRANSMISSION LINE PERMIT(S) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT(S) RECORDED IN REAL 5 PAGE 155 IN PROBATE OFFICE.
6. AGREEMENT WITH ALABAMA POWER COMPANY AS TO UNDERGROUND CABLES RECORDED IN REAL 7 PAGE 830 AND COVENANTS PERTAINING THERETO, RECORDED IN REAL 7 PAGE 833 IN PROBATE OFFICE.

7. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN DEED BOOK 79 PAGE 287 IN PROBATE OFFICE.
8. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 9 PAGE 27.

\$182,000.00 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the 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 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, DAVID SNYDER and ERMA SNYDER, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 29th day of October, 1999.


DAVID SNYDER

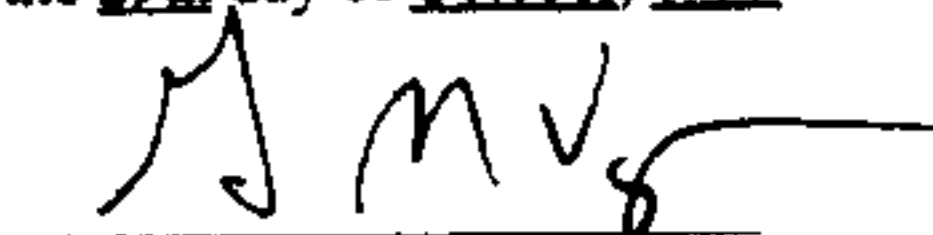

ERMA SNYDER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DAVID SNYDER and ERMA SNYDER, HUSBAND AND WIFE, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 29th day of October, 1999.


Notary Public

My commission expires: 9 29.02

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