

SEND TAX NOTICE TO:

Name: David R. Harris
Address: 2208 Baneberry Drive
Hoover, Alabama 35244

This instrument was prepared by

(Name) William H. Halbrooks
704 Independence Plaza
(Address) Birmingham, Alabama 35209
FM No. ATC 27 Rev. 5/82
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA }
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Two Hundred Sixty Thousand and no/100-----(\$260,000.00)----- DOLLARS

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

Ray O. Oswalt and wife, Wilma Ann Oswalt
(herein referred to as grantors) do grant, bargain, sell and convey unto

David R. Harris and Ethel P. Harris
(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby County, Alabama to-wit:

Lot 2308, Riverchase Country Club, 23rd Addition, as recorded in Map Book 10, Page 11 A & B, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 160,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1999-47583

11/22/1999-47583

10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 100.00

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 grantee 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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, WE have hereunto set our hands and seals, this 10th day of November 19 99

WITNESS:

(Seal)

(Seal)

(Seal)

Ray O Oswalt (Seal)
Ray O. Oswalt

(Seal)
Wilma Ann Oswalt (Seal)
Wilma Ann Oswalt

STATE OF ALABAMA }
Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ray O. Oswalt and Wilma Ann Oswalt

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 10th day of November A. D. 19 99

William H. Halbrooks
William H. Halbrooks Notary Public