

SEND TAX NOTICE TO:
 ALLEN N. MCGOWAN
 5044 STONE BRIDGE LANE
 BIRMINGHAM, AL 35242

WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:
 COUNTY OF Shelby:

KNOW ALL MEN BY THESE PRESENTS, that in consideration of TWO HUNDRED THOUSAND AND NO/100 (\$200000.00) DOLLARS and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **KENT S. BROWN and SHARON P. BROWN, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S)), do hereby GRANT, BARGAIN, SELL and CONVEY unto **ALLEN N. MCGOWAN and MARY R. MCGOWAN, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S)) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the **County of Shelby, and State of Alabama**, to-wit:

LOT 15, ACCORDING TO THE SURVEY OF SOUTHERN PINES, 6TH SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 107, IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

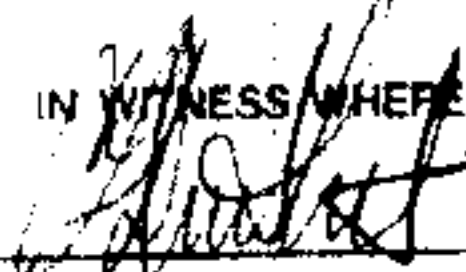
\$160,000.00 of the above purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

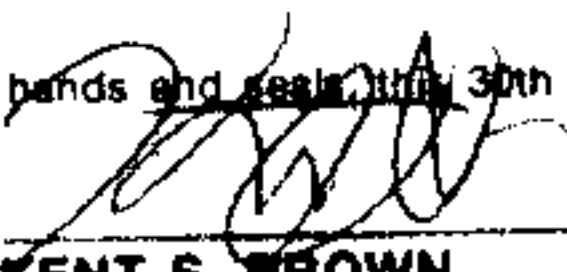
Subject to easements, restrictive covenants and ad valorem taxes of record.

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 their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 30th day of December, 1999:




 _____ (L.S.)
KENT S. BROWN

SHARON P. BROWN

THE STATE OF ALABAMA:
 COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that **KENT S. BROWN and SHARON P. BROWN** 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/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 30th day of December, 1999.



 Notary Public
 My commission exp: 7.9.2003

Prepared by:
 STEWART & ASSOCIATES, P.C.
 3596 GRANDVIEW PARKWAY, SUITE 350
 BIRMINGHAM, AL 35243

Inst # 2000-00096

01/04/2000-00096
 10:22 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CJ1 48.30