

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

DEANN G. BOWEN

R. Shan Paden
PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

Inst # 2000-39386

11/14/2000-39386
09:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 15.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATUTORY WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETY FIVE THOUSAND and 00/100 (\$195,000.00) DOLLARS to the undersigned grantor, LIBERTY SAVINGS BANK, 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 DEANN G. BOWEN and HUSBAND, DONALD BOWEN, (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:

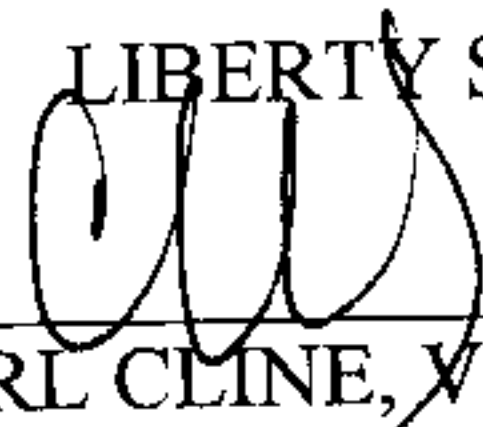
LOT 421-A, ACCORDING TO THE RESURVEY OF LOTS 406 THRU 422 AMENDED MAP OLD CAHABA LAKEWOOD SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 1999 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 7 ½-FOOT EASEMENT ON THE SOUTH SIDE OF LOT AS SHOWN ON RECORDED MAP. 10 FOOT BUILDING LINE AS SHOWN ON RECORDED MAP.
3. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN INST. NO. 1999-29872.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. NO. 1992-5494.
5. RIGHT-OF-WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN VOLUME 247, PAGE 853, VOLUME 131, PAGE 447, AND VOLUME 139, PAGE 238.
6. THE HOUSE IS SOLD "AS IS", NO WARRANTY IS EXPRESSED OR IMPLIED BY THE SELLER AS TO THE CONDITION OF THE HOUSE AND ITS CONTENTS. FURTHERMORE, THE SELLERS WILL NOT BE RESPONSIBLE FOR ANY REPAIRS.

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.

IN WITNESS WHEREOF, the said GRANTOR, LIBERTY SAVINGS BANK, by its VICE PRESIDENT, CARL CLINE, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 29th day of September, 2000.

LIBERTY SAVINGS BANK

CARL CLINE, VICE PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CARL CLINE, whose name as VICE PRESIDENT of LIBERTY SAVINGS BANK, a federal savings bank, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said federal savings bank.

Given under my hand this the 29th day of September, 2000.


Notary Public

My commission expires: 9.29.02

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