

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$89,900.00 to the undersigned Grantor(s), Kenny Dale Cost, Married but not joined by spouse and Donald E. Lowery, Married but not joined by spouse, 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 Monica E. Williams, An Unmarried Woman and Jimmy D. Harris, An Unmarried Man (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 7, according to the Survey of The Willows at Calera, as recorded in Map Book 26 page 85 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Address of Property; 2098 15th Street, Calera, AL 35040

Described property is not the homestead of Grantors but will become the homestead of Grantees.

Subject to taxes for the year 2001 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$89,387.00 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(S), who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30 day of November, 2000.

By:

Donald E. Lowery
Grantor

Kenny D. Cost
Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Kenny Dale Cost, Married but not joined by spouse and Donald E. Lowery, Married but not joined by spouse, 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 30 day of November, 2000.

Jaleie A. England
Notary Public
Commission Expires: 02/25/04

THIS INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, Alabama 35244

SEND TAX NOTICES TO:
Monica E. Williams
Jimmy D. Harris
2098 15th Street
Calera, AL 35040

Inst # 2000-41824

12/05/2000-41824
11:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMB 13.00