

This Instrument Was Prepared By:
Dickerson & Morse, P. C.
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
John D. Lowden
2315 Kala Street
Helena, Alabama 35080

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **One Hundred Eighteen Thousand and 00/100 Dollars (\$118,000.00)** to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Mexie A. Morgan, an unmarried woman** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **John D. Lowden and Penny S. Lowden, husband and wife** (hereinafter referred to as GRANTEES), 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 7, according to the Survey of Kingridge Subdivision, as recorded in Map Book 6 page 87 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Note: Mexie A. Morgan is the surviving grantee of that certain deed recorded in Deed Book 309, page 906. The other grantee, Harold G. Morgan having died on July 28, 2000.

Note: \$117,075.00 of the above purchase price is in the form of a mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith.

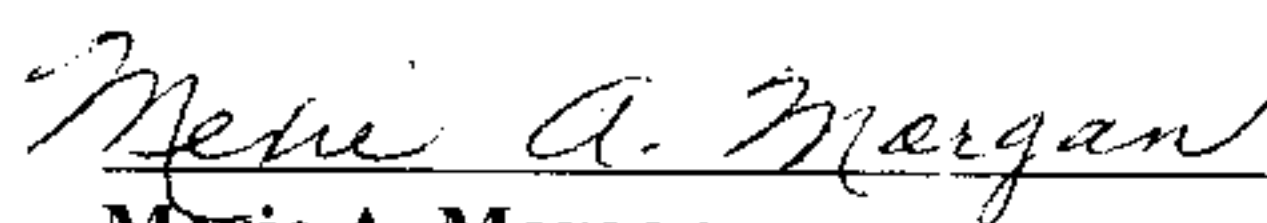
This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto 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 herself, her successors and assigns covenants with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and her heirs and assigns 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, I has hereunto set my hand and seal on this the **20th** day of **February**, 2001.

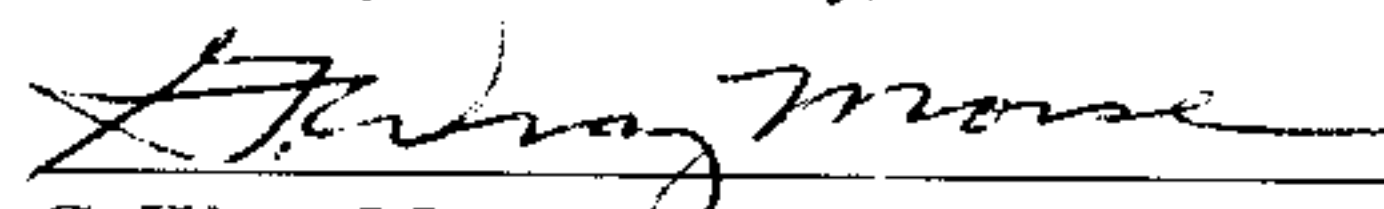


Mexie A. Morgan

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Mexie A. Morgan, an unmarried woman**, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **20th** day of **February**, 2001.



G. Wray Morse, Notary Public

My Commission Expires: **9/10/2004**

Inst # 2001-06293

02/23/2001-06293
10:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 12.00