

This form provided by

SHELBY COUNTY ABSTRACT & TITLE CO., INC.

P. O. Box 752 - Columbiana, Alabama 35051
(205) 669-6204 (205) 669-6291 Fax (205) 669-3130

SEND TAX NOTICE TO:

(Name) Henry Higgins

(Address) P.O. Box 25
Columbiana, Ala 35051

This instrument was prepared by:

Form 1-1-5 Rev. 4/99

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - Stewart Title Insurance Corp. of Houston, TX

STATE OF ALABAMA

Shelby COUNTY }

KNOW ALL MEN BY THESE PRESENTS,



20021216000627240 Pg 1/1 26.00
Shelby Cnty Judge of Probate, AL
12/16/2002 11:39:00 FILED/CERTIFIED

That in consideration of Sixty Five Thousand and no/100----- DOLLARS

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

Anne E. Stowe, a Single woman

(herein referred to as grantors) do grant, bargain, sell and convey unto

Henry Higgins and Sharon Higgins

(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 9A, according to the resubdivision of Lot 9, Mooney Estates, as recorded in the
Office of the Judge of Probate of Shelby County, Alabama, in Map Book 30, Page 120.

Subject to taxes for 2003 and subsequent years, easements, restrictions, rights of way
and permits of record.

\$50,000.00 of the above recited purchase price was paid from a mortgage recorded
simultaneously herewith.

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.

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 HEREOF, I have hereunto set my hand(s) and seal(s), this 13th
day of December, 2002.

WITNESS:

(Seal)

Anne E. Stowe (Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Shelby COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that Anne E. Stowe
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 13th day of December A.D., 20 02

My Commission Expires: 10/16/04

Notary Public.