

This instrument was prepared by  
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Montevallo, AL 35115-0091

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Send Tax Notice to:

(Name) James D. Howard and Brenda S. Howard

(Address) 540 County Rd. 95  
Calera, AL 35040

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA

SHELBY COUNTY KNOW ALL MEN BY THESE PRESENTS,

That in consideration of **FORTY TWO THOUSAND DOLLARS AND 00/100 (\$42,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

**WILLIAM W. SIENER, JR., a married man, PEGGY S. SEALE, an unmarried woman, BARBARA SIENER (formerly known as BARBARA SIENER POSEY), an unmarried woman and BETTY K. SIENER, an unmarried woman**

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

**JAMES D. HOWARD and wife, BRENDA S. HOWARD**

(herein 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, the following described real estate situated in **SHELBY** County, Alabama to-wit:

**A tract of land in the N ½ of the NW ¼ of Section 12, Township 21 South, Range 3 West, Shelby County, Alabama, described as follows:**

**Commence at the northwest corner of said Section 12; thence run east along the north line of said section 805.70 feet, more or less, to the west right of way line of Old U. S. Highway #31; thence run south along said west right of way line a distance of 675 feet to the point of beginning; thence continue along said right of way line a distance of 465 feet to a point; said point being the northeast corner of N. L. Williams lot; thence run in southwesterly direction along said N. L. Williams lot a distance of 420 feet to the east right of way 275 feet to a point; said point being the southwest corner of Frank Alexander's lot; thence in a northeasterly direction along the south line of said Alexander lot a distance of 220 feet to the point of beginning.**

**SUBJECT TO:**

- General and special taxes or assessments for the year 2003 and subsequent years not yet due and payable.
- Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 118 page 492 in the Probate Office.
- Less and except any portion of the land lying within railroad right of way.

**THE ABOVE DESCRIBED REAL ESTATE DOES NOT CONSTITUTE THE HOMESTEAD OF THE MARRIED GRANTOR, NOR THAT OF HIS SPOUSE, NEITHER IS IT CONTIGUOUS THERETO.**

**PURCHASE MONEY FIRST MORTGAGE EXECUTED BY GRANTEES HEREIN, ON EVEN DATE HERewith, IN FAVOR OF GRANTORS, IN THE SUM OF \$40,000.00.**

**BARBARA SIENER IS ONE AND THE SAME PERSON AS BARBARA SIENER POSEY, AND NOW USES AS HER LAWFUL NAME ONLY "BARBARA SIENER".**

**SOURCE OF TITLE: Warranty Deed recorded at Instrument # 1996-03480 and dated February 1, 1996, in the Office of the Judge of Probate, Shelby County, Alabama.**

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 for such survivor forever.

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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 14th day of Jan., 2003.

William W. Siener, Jr.  
WILLIAM W. SIENER, JR.

Barbara Siener  
BARBARA SIENER

Peggy S. Seale  
PEGGY S. SEALE

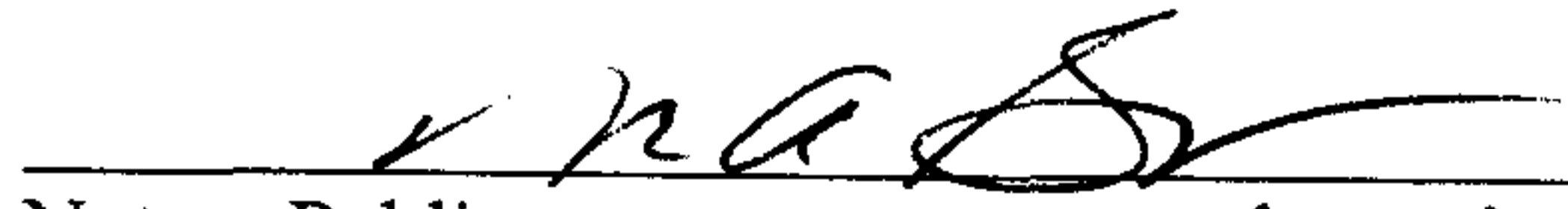
Betty K. Siener  
BETTY K. SIENER

STATE OF ALABAMA            )  
COUNTY OF SHELBY         )

20030115000028660 Pg 2/2 16.00  
Shelby Cnty Judge of Probate, AL  
01/15/2003 09:16:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **William W. Siener, Jr., Peggy S. Seale, Barbara Siener and Betty K. Siener**, whose names are signed to the foregoing conveyance, and who are 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 14th day of Jan., 2003.

  
Notary Public  
My commission expires: 8/13/05