

WARRANTY DEED

20031024000712970 Pg 1/1 19.00
Shelby Cnty Judge of Probate, AL
10/24/2003 12:37:00 FILED/CERTIFIED

State of Alabama)
Shelby County)

To All To Whom These Presents Shall Come, Greetings:

Be it Known That in consideration of ONE HUNDRED FIFTY TWO THOUSAND AND 00/100 DOLLARS (\$152,000.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt and sufficiency whereof is hereby acknowledged, Fred C. Niemeyer and wife, Ima M. Niemeyer, (herein referred to as "Grantors"), have granted, bargained and sold and by theses presents do *grant, bargain, sell and convey* unto Gerald L. Jowers, II and Audrey D. Jowers, (herein referred to as "Grantees"), as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

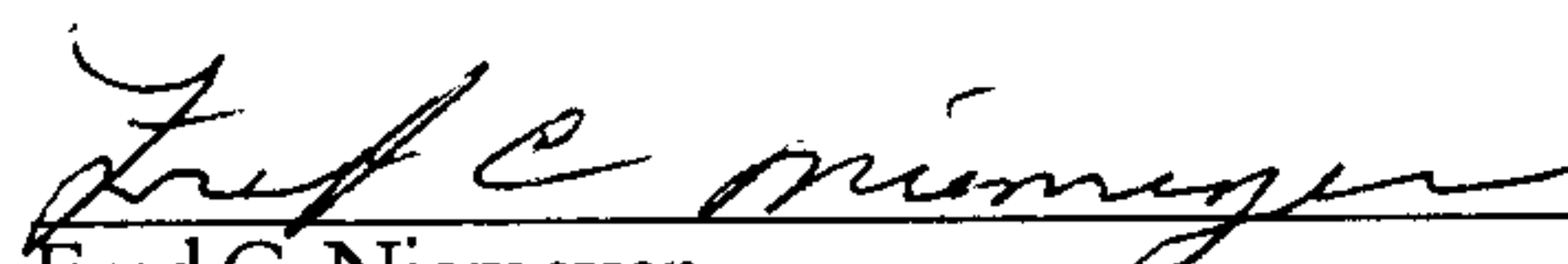
Lot 39, according to the Survey of Chase Plantation, Fourth Sector, as recorded in Map Book 9, page 156, in the Probate Office of Shelby County, Alabama.

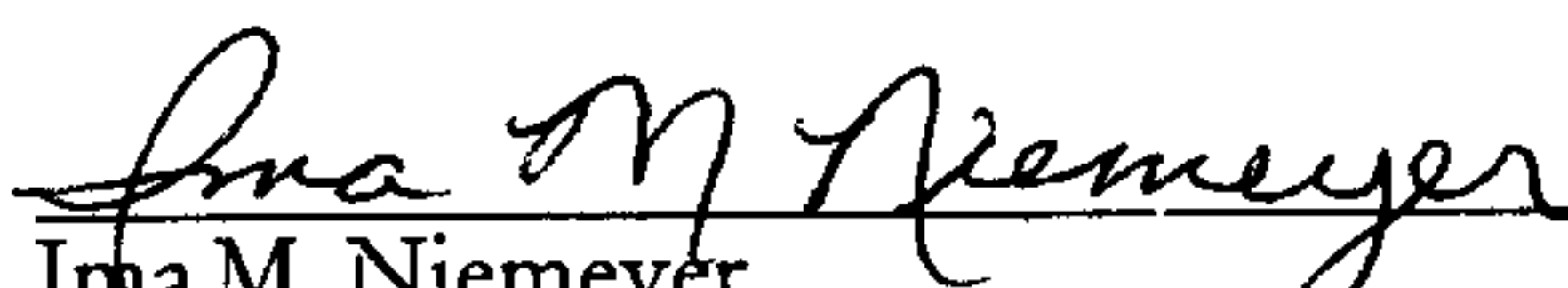
Subject to ad valorem taxes for the years 2003, and thereafter; easements, restrictions, covenants, and rights of way of record.

\$144,400.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

To Have and to Hold to 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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 Whereof, we have hereunto set our hands and seals, this 20th day of October, 2003.

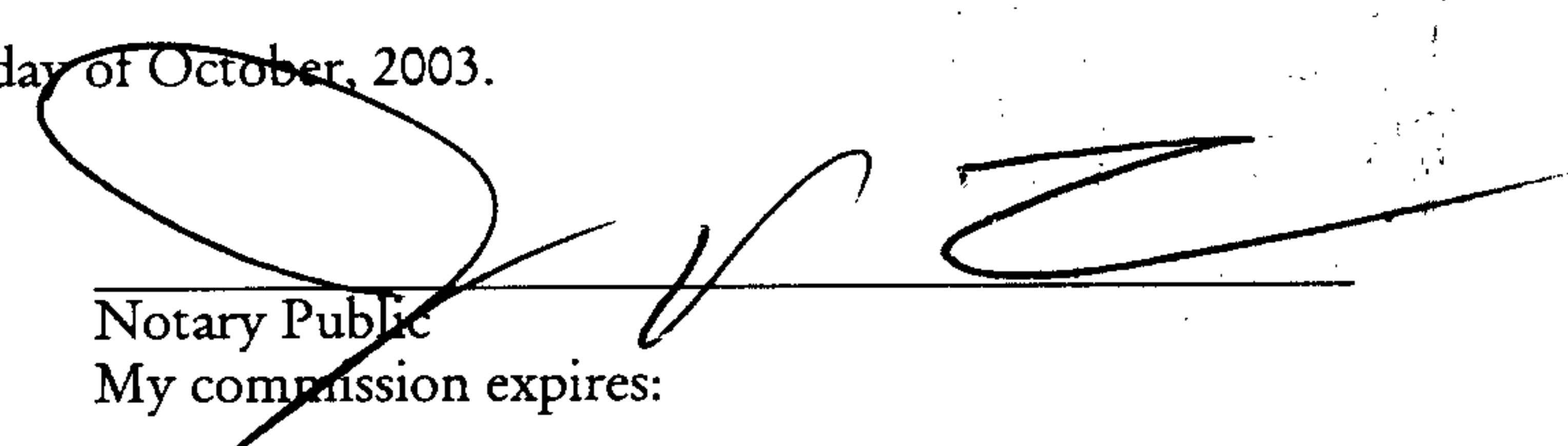
 (Seal)
Fred C. Niemeyer

 (Seal)
Ima M. Niemeyer

State of Alabama)
Jefferson County)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Fred C. Niemeyer and Ima M. Niemeyer, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th day of October, 2003.


Notary Public
My commission expires:

This instrument was prepared by:
Larry R. Newman
Newman Lees, LLC
300 Office Park Drive, Suite 105
Birmingham, Alabama 35223

Magnolia in Title