

**PREPARED WITHOUT BENEFIT OF SURVEY
PREPARER OF INSTRUMENT MAKES NO WARRANTY AS TO LEGAL DESCRIPTION**

Send Tax Notice To:

Steven E. Bowman and Jennifer L. Bowman
420 Shoshone Drive
Montevallo, Alabama 35115

This instrument was prepared by:

James W. Fuhrmeister

ALLISON, MAY, ALVIS, FUHRMEISTER,

KIMBROUGH & SHARP, L.L.C.

P. O. Box 380275

Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS,

THAT IN CONSIDERATION OF One Hundred Forty Thousand and 00/100 (\$140,000.00) Dollars and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **John Ellis McKinnon, a married man**, (herein referred to as Grantors, whether one or more), do grant, bargain, sell and convey unto **Steven E. Bowman and Jennifer L. Bowman, husband and wife** (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Exhibit "A" for legal description.

Subject to:

1. Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

NOTE: \$100,000.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.

NOTE: This is not the homestead of the Grantor.

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 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 do for myself and for my heirs, executors, and administrators covenant with 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 I will and my 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 the 27th day of February, 2004.


John Ellis McKinnon

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that John Ellis McKinnon, 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 date the same bears date.

Given under my hand and official seal, this the 27th day of February, 2004.


Notary Public

My commission expires:

5/21/07

EXHIBIT "A"

Lot 44 according to Indian Highlands, Second Addition, as shown by map recorded in Map Book 5, Page 60, in the Probate Office of Shelby County, Alabama.