

**WARRANTY DEED  
JOINTLY WITH REMAINDER TO SURVIVOR**

**STATE OF ALABAMA  
COUNTY OF JEFFERSON**

**KNOW ALL MEN BY THESE PRESENTS**, that in consideration of the sum of \$79,000.00 and other valuable considerations to the undersigned GRANTOR(S) L. DOUGLAS JOSEPH A MARRIED MAN, J. ANTHONY JOSEPH, A MARRIED MAN AND GAIL J. OWEN, UNMARRIED. (hereinafter referred to as GRANTORS), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTORS does by these presents GRANT, BARGAIN, SELL and CONVEY unto RAYMOND M. WILLIAMS AND JACQUELINE J. WILLIAMS hereinafter referred to as GRANTEE(S), 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 County of SHELBY, State of Alabama, to-wit:

**LOT 3, ACCORDING TO THE MAP AND SURVEY OF THE MEADOW AT TARA, SECTION 2, AS RECORDED IN MAP BOOK 33, PAGE 10, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALBAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.**

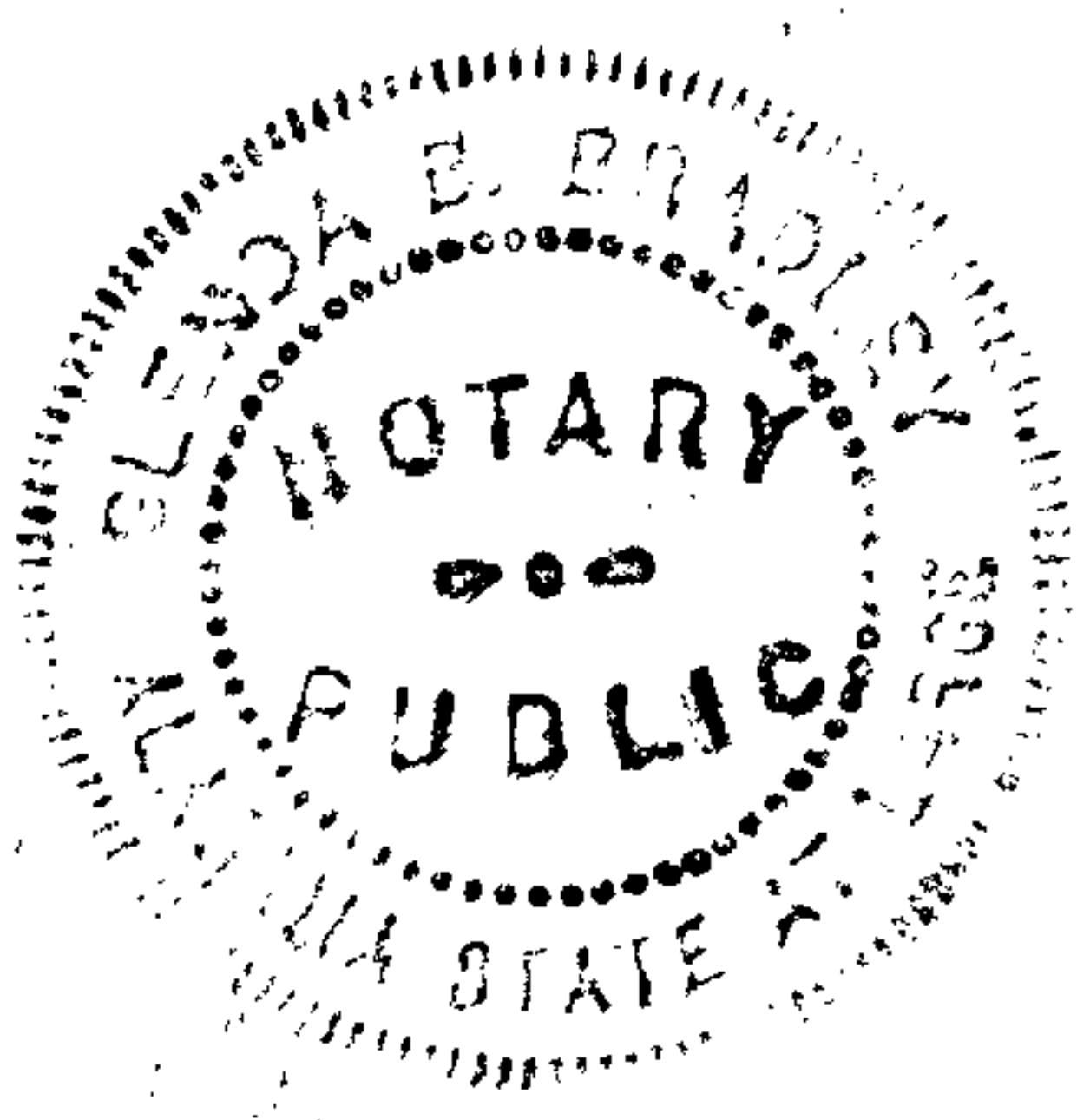
\$237,000.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HERewith.

THE ABOVE PROPERTY IS NO THE HOMESTEAD OF THE GRANTORS OR THEIR SPOUSES..

**TO HAVE AND TO HOLD**, to the said GRANTEE (S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

**IN WITNESS WHEREOF**, I/we have hereunto set my/our hand and seal, this the 12<sup>TH</sup> DAY OF APRIL,



*L. Douglas Joseph By  
Kathy L. Joseph A F F*  
L. DOUGLAS JOSEPH BY:

KATHY L. JOSEPH, ATTORNEY IN FACT  
PURSUANT TO THE POWER OF ATTORNEY  
RECORDED IN BOOK 1995, PAGE 01915,  
SHELBY COUNTY RECORDS.

*J. Anthony Joseph*  
J. ANTHONY JOSEPH

*Gail J. Owen*  
GAIL J. OWEN

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county and state hereby certify that L. DOUGLAS JOSEPH BY KATHY L. JOSEPH, HIS ATTORNEY IN FACT, J. ANTHONY JOSEPH AND GAIL J. OWEN is signed to the forgoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, THAT KATHY L. JOSEPH, IN HER CAPACITY AS ATTORNEY IN FACT FOR L. DOUGLAS JOSEPH AND J. ANTHONY JOSEPH AND GAIL J. OWEN, INDIVIDUALLY HAVE executed the the same same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 12th day of APRIL, 2004.

My Comm. Exp.:

~~My Commission Expires 01-10-2006~~

*Glenda B. Bradley*  
NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:  
CHRISTOPHER P. MOSELEY  
MOSELEY & ASSOCIATES, P.C.  
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