Send Tax Notice To:

Randall H. Cowser & Jeams F. Cowser 423 Laurel Woods Trace Helena, AL 35080

Stuart J. Garner, LLC 2012 Lancaster Road Homewood, AL 35209

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

20070328000139720 1/1 \$21.50 Shelby Cnty Judge of Probate, AL 03/28/2007 01:32:53PM FILED/CERT

SHELBY COUNTY

That in consideration of One Hundred Forty Four Thousand Nine Hundred dollars and Zero cents (\$144,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Frances N. Lane and husband Raymond Lane (herein referred to as grantors) do grant, bargain, sell and convey unto Randall H. Cowser and Jeams F. Cowser (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 112, according to the Map of Laurel Woods, Phase II, as recorded in Map Book 17, Page 17, in the Probate Office of Shelby County, Alabama.

Frances N. Lane and Frances N. Combs are one in the same person.

SUBJECT TO:

- 1. Ad Valorem taxes for the year 2007, which are a lien not yet due and payable.
- 2. Minerals and mining rights not owned by Grantor.
- 3. Declaration of protective covenants, restrictions, easements and agreements as set out in Instrument #1993/6634.
- 4. Terms, agreements and right of way to Alabama Power Company as recorded in Instrument #1994/1190.
- 5. Easement to Cedarbend Properties in Intrument #1993/4913.
- 6. Rights of way to Colonial Pipeline Company as recorded in Book 222, Page 209.
- 7. 20 foot building line along North and East lot line and a 7.5 foot easement along South lot line as shown on recorded map.
- 8. Restrictions as shown on recorded map.

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.

\$134,500.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 21st day of March, 2007.

Shelby County, AL 03/28/2007 State of Alabama	(Seal)	Frances n. Lane	(Seal)
Deed Tax: \$10.50		Frances N. Lane	
	(Seal)	Raymond Lane	(Seal)
STATE OF ALABAMA			
	}	General Acknowledgment	

JEFFERSON COUNTY

I, Stuart J. Garner, a Notary Public in and for said County, in said State, hereby certify that Frances N. Lane and husband, Raymond Lane whose names are signed to the foregoing conveyance, and who are known to me, acknowledged hereby 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 21st day of March, 2007.

Stuart J. Garner, Notary Public

My Commission Expires: 1/28/2008