

THIS INSTRUMENT PREPARED BY:
R. Timothy Estes, Esq.
Estes, Sanders & Williams, LLC
3800 Colonnade Parkway, Suite 330
Birmingham, Alabama 35243

20080808000319620 1/1 \$40.50
Shelby Cnty Judge of Probate, AL
08/08/2008 09:46:30AM FILED/CERT

SEND TAX NOTICE TO:
Kate Phillips Hosmer
106 Blue Wing Circle
Pelham, AL 35124

WARRANTY DEED Joint Tenants With Right of Survivorship

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the sum of **One Hundred Eighty-Five Thousand Five Hundred and 00/100 Dollars (\$185,500.00)** to the undersigned grantor or grantors in hand paid by the GRANTEE herein, the receipt whereof is hereby acknowledged, I/we,

Terry T. Rowe, an unmarried man and J. P. Rowe, an unmarried woman

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

Kate Phillips Hosmer and John Hosmer

(herein referred to as GRANTEE) the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 28, according to the Survey of Mallad Pointe, First Addition, as recorded in Map Book 11, page 86, in the Probate Office of Shelby County, Alabama.

Subject to: All Easements, Restrictions and Rights of Way of record.

\$156,000.00 of the consideration was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, his/her/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, his/her/their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have set our hands and seals, this the 29th day of July, 2008.


Terry T. Rowe

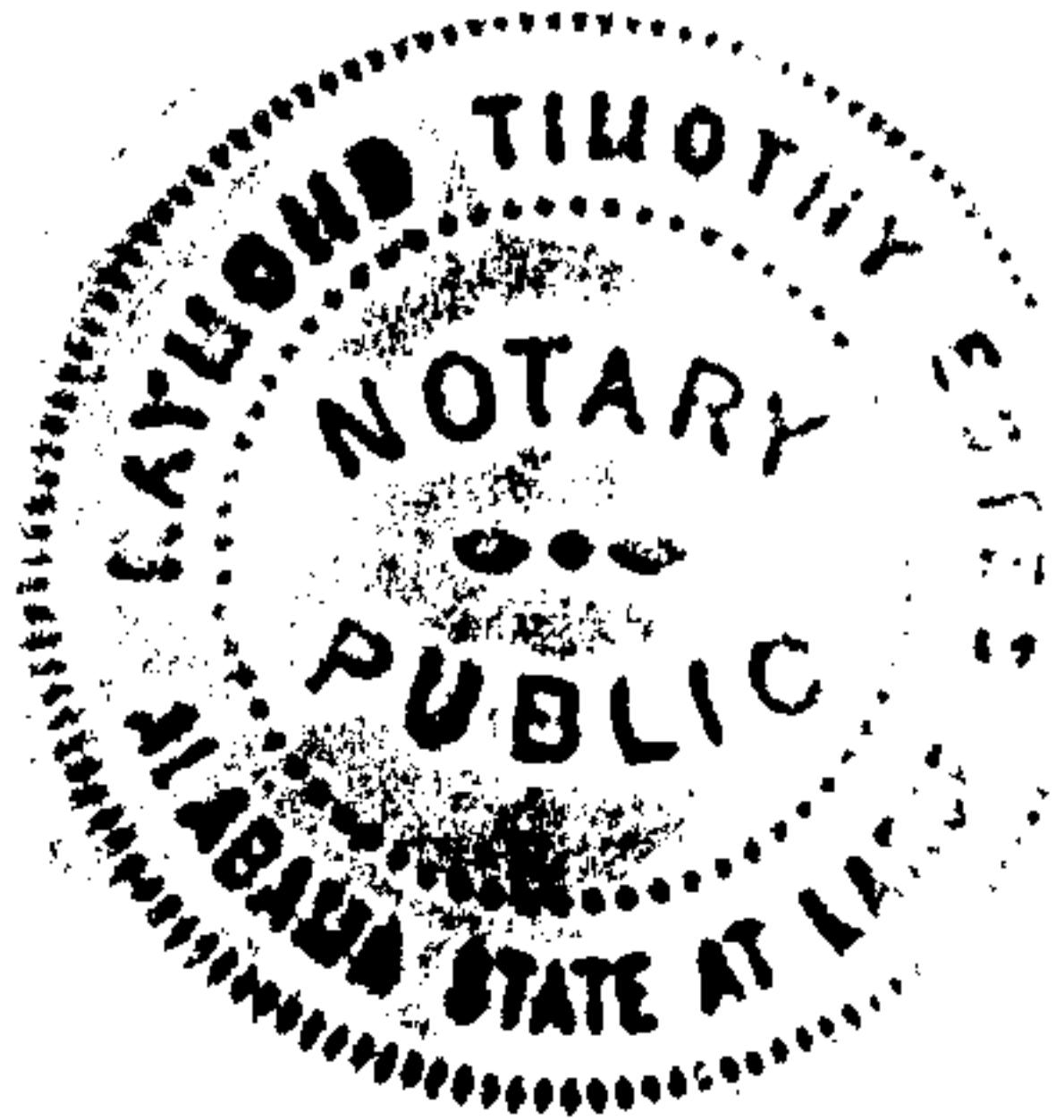

J. P. Rowe

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Shelby County, AL 08/08/2008
State of Alabama

Deed Tax: \$29.50

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Terry T. Rowe, an unmarried man and J. P. Rowe, an unmarried woman** 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 29th day of July, 2008.




R. TIMOTHY ESTES - Notary Public
My Commission Expires: July 07, 2011