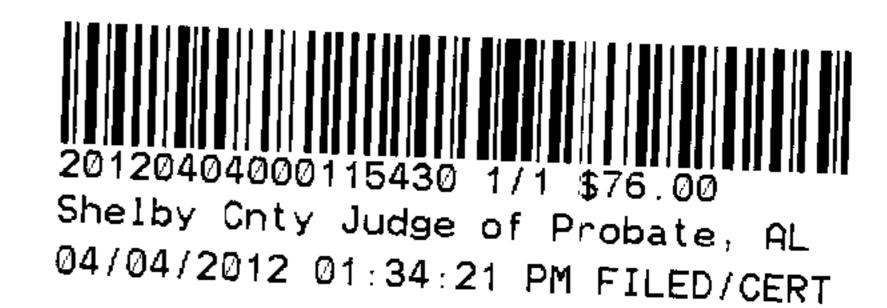
SEND TAX NOTICE TO:
MICHAEL HOWELL and DAWN HOWELL
145 OAKLYN HILLS DRIVE
CHELSEA, AL 35043



Shelby County, AL 04/04/2012 State of Alabama Deed Tax:\$64.00

STATUTORY WARRANTY DEED

THE STATE OF ALABAMA JEFFERSON COUNTY

Know All Men by These Presents: That for and in consideration of **Two Hundred**Thirty-Six Thousand Three Hundred Sixty-Three and 00/100 (\$236,363.00) in hand paid to the undersigned FRONTIER BANK hereinafter referred to as "Grantor") by MICHAEL HOWELL and DAWN HOWELL (hereinafter referred to as "Grantees"), 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 YEFFYERSON, State of Alabama, to-wit:

SHEEY

LOT 147, ACCORDING TO THE SURVEY OF OAKLYN HILLS, PHASE I, AS RECORDED IN MAP BOOK 24, PAGES 50 A & B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

\$172,363.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL OUTSTANDING RIGHTS OF REDEMPTION RESULTING FROM THAT FORECLOSURE DEED DATED 11/16/2011 AND FILED A INSTRUMENT 20111116000347240, ON 11/16/2011 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Subject to easements, restrictive covenants, rights of ways as shown by public records and ad valorem taxes as shown of record.

TO HAVE AND TO HOLD to Grantee, their heirs and assigns forever.

In Witness Whereof, I/we have hereunto set our hand(s) and seal(s), this the 16th day of March, 2012.

FRONTIER BANK.

BY: MIN BOUND WILL BY: MORGAN BENLANCA, ASSISTANT VICE PRESIDENT

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said State, hereby certify that MORGAN BELLANCA, ASSISTANCE VICE PRESIDENT OF FRONTIER BANK is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 16th day of March, 2012

NOTARY PUBLIC

My commission expires:

THIS INSTRUMENT PREPARED BY: THE SNODDY LAW FIRM, LLC 2105 DEVEREUX CIRCLE, SUITE 101 BIRMINGHAM, ALABAMA 35243

NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 08-31-2015