Send Tax Notice To:

James M. Robertson
311 Tennyson Drive
Helena, Alabama 35080
PID# 13-6-14-3-001-005

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of Ninety-Eight Thousand and 00/100 (\$98,000.00) to the undersigned Grantor(s), in hand paid by the Grantee(s) herein, the receipt whereof is

acknowledged, I or we,

Patrick S. Bell, an unmarried person

(hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell and convey unto

James M. Robertson and Susan H. Robertson

(herein referred to as Grantees), for and during their joint lives and upon the death of any or 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 Shelby County, Alabama, to-wit:

See Exhibit "A" Attached Hereto for Legal Description

\$ 122000 of the above recited consideration was paid from the proceeds of a mortgage loan of even date executed simultaneously herewith.

Subject to covenants, restrictions and conditions of record.

Subject to Ad Valorem taxes for the year 1999 and subsequent years not yet due and payable.

Subject to Mineral and Mining rights of record and all rights and privileges incident thereto.

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, To the said Grantees, for and during their joint lives and upon the death of any or either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor 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 in and to the property described hereinabove 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 said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and his/her/their heirs, executors and assigns shall, warrant and defend the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

Inst # 1999-22777

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IN WITNESS WHEREOF, I/We have hereunto-set my/our hand(s) and seal(s) this 24th day of May, 1999.

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Patrick S. Bell, an unmarried person whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 24th day of May, 1999.

(AFFIX SEAL)

MY COMMISSION EXPIRES/09/21/92

OUR FILE NO.: 99071RB

This instrument prepared by: W. Russell Beals, Jr., Attorney at Law BEALS & ASSOCIATES, P.C. 200 Cahaba Park South, Suite 104 Birmingham, AL 35242

Inst # 1999-22777

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