Inst * 2002-00047

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by: B. CHRISTOPHER BATTLES 3150 HIGHWAY 52 WEST PELHAM, AL. 35124 Send tax notice to:
Judson L. Skelton and Hena Diaz Skelton
120 Hunters Point Circle
Birmingham, Alabama 35244

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of One hundred seventy two thousand five hundred and no/100 (\$172,500.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, James J. Peoples and Rhoda H. Peoples, husband and wife (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Judson L. Skelton and Hena Diaz Skelton (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A" Legal Description.

Judson L. Skelton and J. L. Skelton are one and the same person.

Mineral and mining rights excepted.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$155,250.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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 said grantee, his, her or 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 13th day of December, 2001.

Witness

James J. Peoples

Rhoda H. Peoples

(Seal)

STATE OF ALABAMA COUNTY OF SHELBY

I, B. CHRISTOPHER BATTLES, a Notary Public in and for said County, in said State, hereby certify that James J. Peoples and Rhoda H. Peoples, husband and wife, whose name(s) 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13th day of December, 2001.

Notary Public _____

My Commission Expires: 02-25-05

01/02/2002-00047 09:29 AM CERTIFIED 09:29 AM CERTIFIED

EXHIBIT "A"

Lot 9, according to the Survey of Munter's Point, as recorded in the Office of the Judge of Probate of Shelby County, Alabama in Map Book 7, page 24, Less and except the following part of Lot 9, said part being more particularly described as follows:

Beginning at the Northeast corner of Lot 9, that is on the East right of way line of Hunter's Point Circle, run in a Southeasterly direction along the line common to Lots 8 and 9, for a distance of 107.00 feet to an existing iron corner; thence turn an angle to the right of 19° 35' and run in a Southeasterly direction for a distance of 12.45 feet; thence turn an angle to the right of 149° 55' 45" and run in a Northwesterly direction for a distance of 115.75 feet; thence turn an angle to the left of 90° and run in a Southerly direction for a distance of 3 feet; thence turn an angle to the right of 90° and in a Westerly direction for a distance of 3 feet; thence turn an angle to the right of 90° and run in a Northerly direction for a distance of 3 feet; thence turn an angle to the left of 90° and run in a Westerly direction for a distance of 10.66 feet to a point on the South right of way line of said Hunter's Point Circle; thence turn an angle to the right and run in a Northeasterly direction along the curved right of way line of said Hunter's Point Circle for a distance of 29.16 feet, more or less, to the point of beginning; being situated in Shelby County, Alabama.

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01/U2/2002-00047 09:29 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 CH 31.50