

SEND TAX NOTICE TO:
Richard R. Robey
Marla F. Robey
7 Hazeltine Walk
Birmingham, AL 35242

This Instrument Prepared By:
Harold H. Goings
Spain & Gillon
2117 Second Avenue North
Birmingham, Alabama 35203

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of One Million Sixty Thousand and 00/100 Dollars (\$1,060,000.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt whereof is acknowledged, we, **Craig G. Kollars and wife, Rita A. Kollars** convey unto **Richard R. Robey and Marla F. Robey** (herein referred to as Grantees), the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 87, according to the Map of Shoal Creek Subdivision, as recorded in Map Book 6, Page 150, in the Probate Office of Shelby County, Alabama.

Subject to:

1. 2003 ad valorem taxes
2. Existing easements, restrictions, set back lines, limitations, if any, of record.

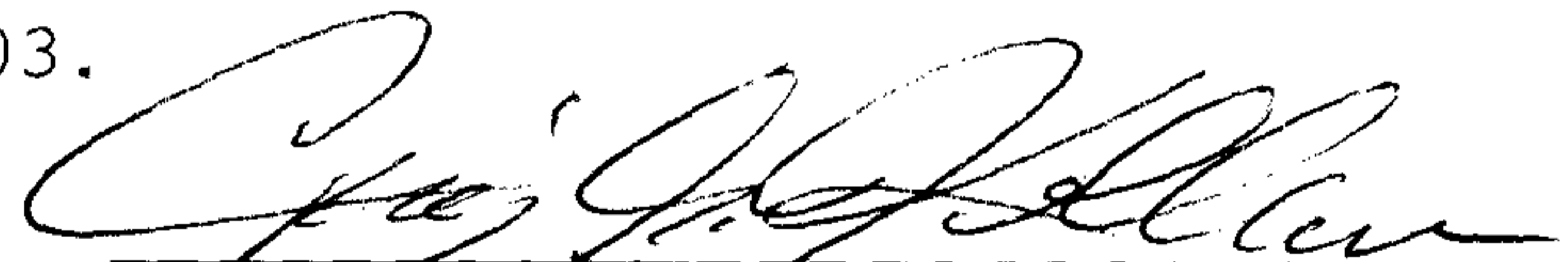
\$848,000.00 of the consideration was paid from the proceeds of a purchase money mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD, to 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs, executors 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, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, WE have hereunto set our hands and seals this the 24th day of January, 2003.


Craig G. Kollars



Rita A. Kollars

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Craig G. Kollars and Rita A. Kollar, 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 24th day of
January, 2003.

My Commission Expires: 8/21/03



Notary Public