

This instrument was prepared by

SEND TAX NOTICE TO:

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Attorney at Law
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Demond M. Hawthorne
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128 Crestmont Lane
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 **ONE HUNDRED FORTY-FOUR THOUSAND NINE HUNDRED SEVENTY-SEVEN AND NO/100'S (\$144,977.00) DOLLARS** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, **MICHAEL W. HUMBER AND JENNIFER B. HUMBER, HUSBAND AND WIFE** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **DEMOND M. HAWTHORNE AND FELECIA D. HAWTHORNE, HUSBAND AND WIFE** (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in **SHELBY County, Alabama to-wit:**

LOT 15, ACCORDING TO A RE-SURVEY OF CRESTMONT, RECORDED IN MAP BOOK 22, PAGE 30, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This conveyance is made subject to covenants, restrictions, reservations, easements and rights-of-ways, if any, heretofore imposed of record affecting Grantor's title to said property, and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.

For advalorem tax purposes the property address is **128 CRESTMONT LANE, PELHAM, Alabama**, SHELBY County, Alabama

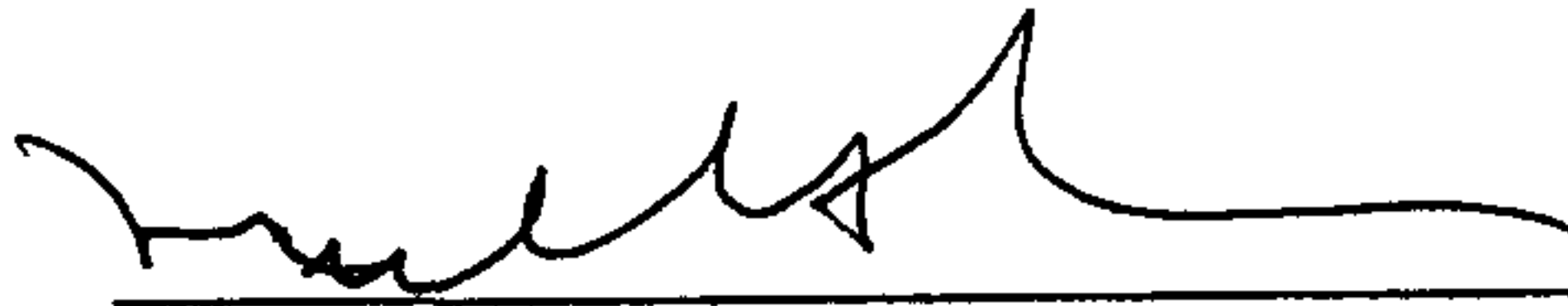
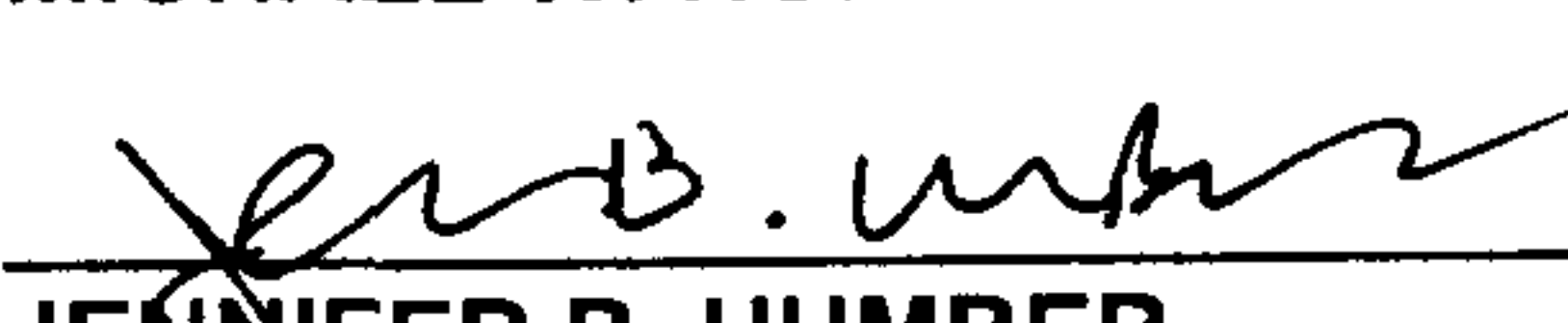
The preparer fo this instrument has served as a scrivener only and has not examined title to the property for purposes of Grantors's representations made herein or rendered any opinion with respect thereto.

\$143,840.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, 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.

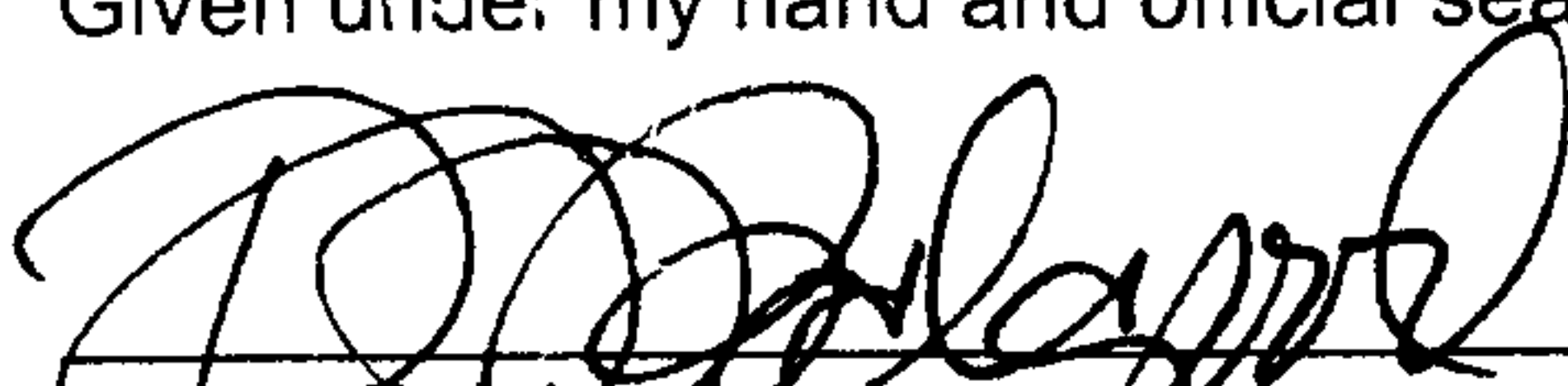
IN WITNESS WHEREOF, I/(we), **MICHAEL W. HUMBER AND JENNIFER B. HUMBER, HUSBAND AND WIFE**, have hereunto set my (our) hand(s) and seal(s) this **31ST** day of **January, 2003**.

 (SEAL)
MICHAEL W. HUMBER
 (SEAL)
JENNIFER B. HUMBER

STATE OF ALABAMA
JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that **MICHAEL W. HUMBER AND JENNIFER B. HUMBER, HUSBAND AND WIFE** 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 **31ST** day of **JANUARY, 2003**


Notary Public
My comission expires: **08-20-03**

Surety Bond