

Send Tax Notice To:

JEFFREY A & DEBRA ANN KERSTNER

5543 HWY 55
Wilsonville AL 35106



20041203000661540 Pg 1/3 24.50
Shelby Cnty Judge of Probate, AL
12/03/2004 08:03:00 FILED/CERTIFIED

This instrument was prepared by:

Mike T. Atchison

P O Box 822

Columbiana, AL 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY)

That in consideration of **ONE HUNDRED FORTY NINE THOUSAND NINE HUNDRED AND NO/00 (\$149,900.00)**, and other good and valuable considerations to the undersigned grantor (whether one or more), in hand paid by grantee herein, the receipt whereof is acknowledged, I or we,

SARAH JO RICHARDS, A MARRIED WOMAN

(herein referred to as grantor) grant, bargain, sell and convey unto,

JEFFREY A KERSTNER AND DEBRA ANN KERSTNER

(herein referred to as grantees), the following described real estate, situated in: SHELBY County, Alabama, to-wit:

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION.

Situated in SHELBY County, Alabama.

Subject to restrictions, easements and rights of way of record.

This property constitutes no part of the household of the grantor, or of his spouse.

Subject to taxes for 2005 and subsequent years, easements, restrictions, rights of way and permits of record.

\$142,400.00 of the above-recited consideration was paid from a mortgage recorded simultaneously herewith.

TO HAVE AND TO HOLD Unto 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, and I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances unless otherwise noted 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 Grantees, heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of November 2004.


SARAH JO RICHARDS

STATE OF ALABAMA)

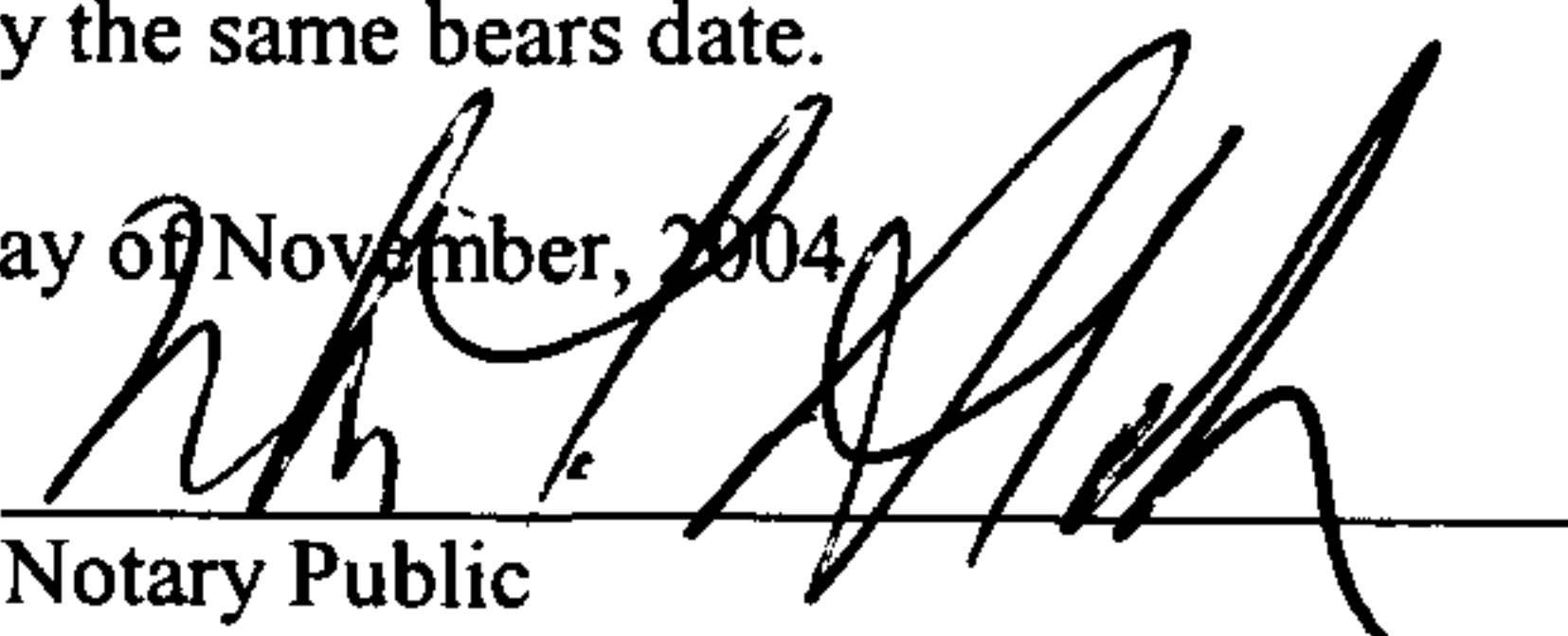
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State hereby

SARAH JO RICHARDS

whose name 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30TH day of November, 2004


Notary Public

My commission expires: 10-16-08

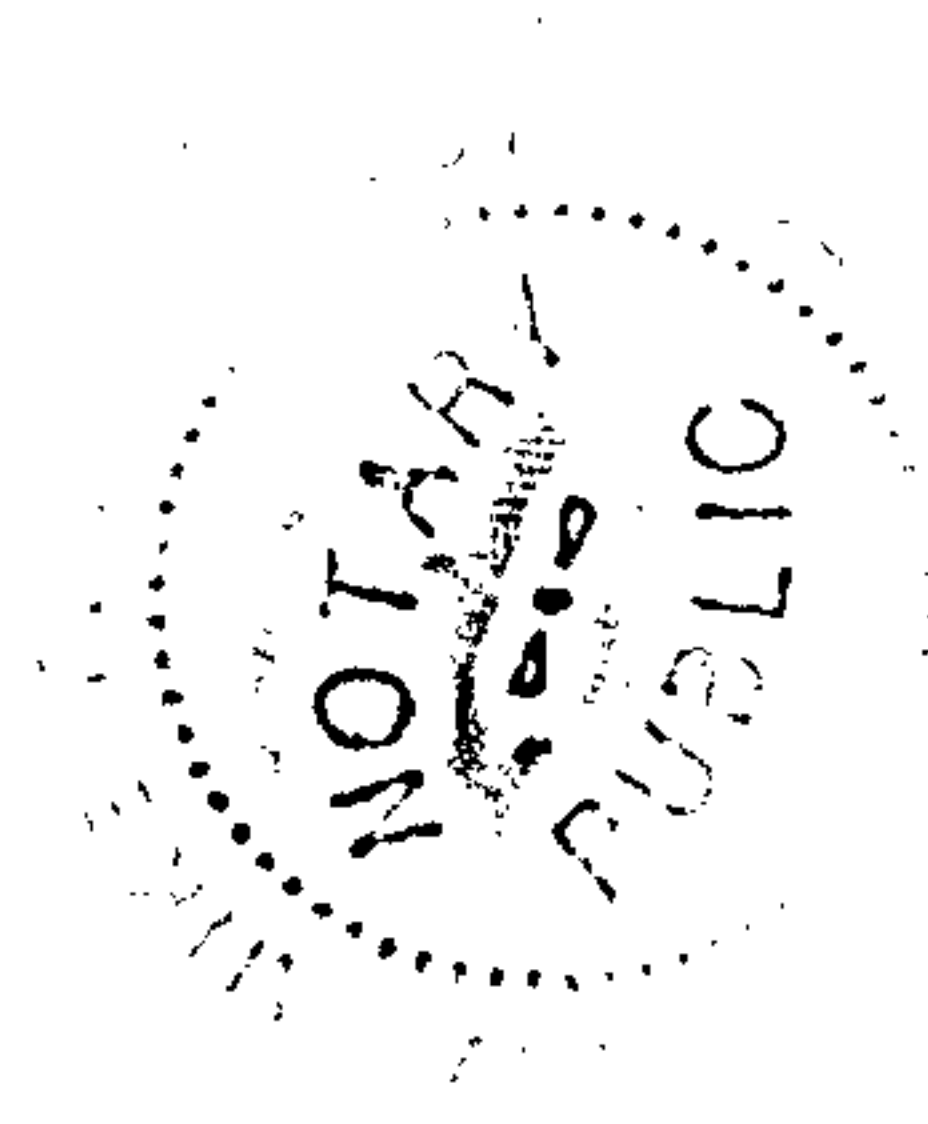


EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL I:

A parcel of land in the NW 1/4 of the SW 1/4 of Section 7, Township 21 South, Range 2 East, Shelby County, Alabama, described as follows:
Commence at the Southwest corner of said 1/4-1/4 Section; thence run North along the West 1/4-1/4 line 1134.73 feet to the point of beginning; thence continue last course 188.17 feet; thence turn right 86 degrees 00 minutes 38 seconds and run East 18.92 feet to a point on a counter-clockwise curve on the West side of Hebb Road (Shelby County Highway #103), said curve having a delta angle of 20 degrees 05 minutes 47 seconds and a radius of 412.87 feet; thence turn right 69 degrees 51 minutes 17 seconds to the tangent of said curve and run Southeast 144.81 feet along the arc of said curve; thence turn right 118 degrees 16 minutes 46 seconds from tangent and run Southwest 80.29 feet; thence turn left 40 degrees 28 minutes 07 seconds and run Southwest 49.33 feet to the point of beginning. According to survey of Amos Cory, RLS #10550, dated May 17, 2000.

PARCEL II:

A parcel of land in the NE 1/4 of the SE 1/4 of Section 12, Township 21 South, Range 1 East and in the NW 1/4 of the SW 1/4 of Section 7, Township 21 south, Range 2 East, Shelby County, Alabama, described as follows:
Commence at the Southeast corner of the NE 1/4 of the SE 1/4 of said Section 12; thence run North along the East Section line 794.47 feet to the point of beginning; thence run left 90 degrees 00 minutes 00 seconds and run West 141.78 feet; thence turn left 90 degrees 00 minutes 00 seconds and run South 50.00 feet; thence turn right 90 degrees 00 minutes 00 seconds and run West 158.22 feet; thence turn right 90 degrees 00 minutes 00 seconds and run North 562.76 feet to a point on a fence line; thence turn right 88 degrees 41 minutes 50 seconds and run East 94.20 feet along said fence; thence turn right 00 degrees 53 minutes 12 seconds and continue East 75.07 feet along said fence; thence turn left 05 degrees 34 minutes 38 seconds and continue East 131.45 feet along said fence to a point 1.22 feet South of the Northwest corner of the NW 1/4 of the SW 1/4 of said Section 7; thence turn right 95 degrees 51 minutes 03 seconds and run South along the West 1/4-1/4 line 498.43 feet to a point 30 feet North of the point of beginning; thence turn left 107 degrees 50 minutes 24 seconds and run Northeast 158.00 feet to a point on a fence line; thence turn right 14 degrees 14 minutes 29 seconds and run Northeast 73.50 feet along said fence; thence turn left 21 degrees 17 minutes 25 seconds and run Northeast 147.35 feet along said fence to a point on the West side of Hebb Road (County Highway #103); thence turn right 86 degrees 26 minutes 49 seconds and run Southeast 167.95 feet along the West side of said road; thence turn right 118 degrees 47 minutes 19 seconds and run West 437.42 feet to the point of beginning (forming a closing angle of 180 degrees 20 minutes 48 seconds).
According to survey of Amos Cory, RLS #10550, dated May 28, 1996.

CONTINUED ON NEXT PAGE

EXHIBIT "A" CONTINUED
LEGAL DESCRIPTION

LESS AND EXCEPT THE FOLLOWING DESCRIBED PROPERTY:

A parcel of land situated in the NW 1/4 of the SW 1/4 of Section 7, Township 21 South, Range 2 East, Shelby County, Alabama, more particularly described as follows:
Commence at the SW corner of the NE 1/4 of the SE 1/4 of Section 7, Township 21 South, Range 2 East, Shelby County, Alabama; thence North along the West line of said 1/4-1/4 Section 824.47 feet to the point of beginning; thence 72 degrees 09 minutes 36 seconds right and run Northeasterly 158.00 feet to a point on a fence line; thence 14 degrees 14 minutes 29 seconds right and run Northeasterly 73.50 feet; thence 21 degrees 17 minutes 25 seconds left and run Northeasterly 147.35 feet to a point on the Westerly right of way of Shelby County Highway #103; thence 86 degrees 26 minutes 49 seconds right and run along said right of way Southeasterly 133.72 feet; thence 118 degrees 47 minutes 19 seconds right leaving said right of way run Westerly 421.12 feet to the point of beginning.

LESS AND EXCEPT:

A parcel of land situated in the NW 1/4 of the SW 1/4 of Section 7, Township 21 South, Range 2 East, Shelby County, Alabama, more particularly described as follows:
Commence at the SW corner of the NE 1/4 of the SE 1/4 of Section 7, Township 21 South, Range 2 East, Shelby County, Alabama; thence North along the West line of said 1/4-1/4 section 794.47 feet to the point of beginning; thence continue along the last described course 30.00 feet; thence 90 degrees 20 minutes 48 seconds right and run easterly 421.12 feet to a point on the westerly right of way of Shelby County Highway #103; thence 61 degrees 12 minutes 41 seconds right and run along said right of way 34.23 feet; thence 118 degrees 47 minutes 19 seconds right leaving said right of way run westerly 427.42 feet to the point of beginning.