20050520000245970 1/1 $34.00
Shelby Cnty Judge of Probate,AL
05/20/2005 12:35:44PM FILED/CERT

WARRANTY DEED
JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of FOUR HUNDRED FIFTY NINE THOUSAND NINE HUNDRED AND NO/100 ($459,900.00) and other valuable considerations to the undersigned GRANTOR(S),CHARLES B. SMITH AND VIRGINIA SMITH, HUSBAND AND WIFE, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents GRANT, BARGAIN, SELL and CONVEY unto STEVEN CARDILLO AND MELISSA P. CARDILLO, (hereinafter referred to as GRANTEE(S), for and during their joint lives and upon the death of 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 County of Shelby, State of Alabama, to-wit:

LOT 5, ACCORDING TO THE SURVEY OF THE GLEN ESTATES FIRST ADDITION, AS RECORDED IN MAP BOOK 21 AT PAGE 11, IN THE OFFICE OF JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

$359,650.00.00 AND $77,250.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST AND SECOND PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

SUBJECT TO: EASEMENTS, RESTRICTIVE COVENANTS AND RIGHT OF WAYS AS SHOWN BY THE PUBLIC RECORDS. AD VALOREM TAXES FOR THE YEAR 2005, ARE A LIEN, BUT YET DUE AND PAYABLE, AND ANY SUBSEQUENT YEARS.

TO HAVE AND TO HOLD, to the said GRANTEE(S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I/we do for myself(ourselves) and for my(our) heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal, this the 13th day of May, 2005.

CHARLES B. SMITH

VIRGINIA SMITH

BY: CHARLES B. SMITH, AIF

Shelby County, AL 05/20/2005
State of Alabama

Deed Tax:$23.00

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county and state hereby certify that CHARLES B. SMITH, INDIVIDUALLY and as Attorney In Fact for VIRGINIA SMITH whose name is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they individually and in he/she/their capacity as such Attorney In Fact, and with full authority, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 13th day of May, 2005.

My Comm. Exp.: _____

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
3800 COLONNADE PARKWAY, SUITE 630
BIRMINGHAM, AL 35243

SEND TAX NOTICE TO:
STEVEN CARDILLO
308 GREYSTONE CIRCLE
BIRMINGHAM, ALABAMA 35242

DAVID S. SNODDY
MY COMMISSION EXPIRES 6/18/06