Send Tax Notice To: Michael D. O'Neal This instrument was prepared by name (Name) William H. Halbrooks, Attorney
#/I Independence Plaza - Suite 704
(Address) Birmingham, AL 35209 169 Oakmont Road address Birmingham, AL 35244 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS, SHELBY COUNTY That in consideration of Three Hundred Eighty Thousand and No/100----(\$380,000.00) Dollars to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, William J. Reach and Gretchen L. Reach, Husband and Wife (herein referred to as grantors) do grant, bargain, sell and convey unto Michael D. O'Neal and Summer S. O'Neal (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in County, Alabama to-wit: She1by Lot 3, according to the Survey of Heatherwood, 3rd Sector, as recorded in Map Book 8, Page 29, in the Probate Office of Shelby County, Alabama. Subject to current taxes, easements and restrictions of record. 304,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith. 38,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith. Shelby County, AL 08/19/2005 State of Alabama Deed Tax: \$38.00 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, that 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, their heirs and assigns forever, against the lawful claims of all persons. IN WITNESS WHEREOF, we have hereunto set our 15th hand(s) and seal(s), this ____ August, 2005 day of ___ (Seal) (Seal) (Seal) (Seal) (Seal) Bretchen L. Reach STATE OF ALABAMA General Acknowledgment JEFFERSON COUNTY William H. Halbrooks a Notary Public in and for said County, in said State, hereby certify that Reach and Gretchen L. Réach William whose name(s) signed to the foregoing conveyance, and who _ <u>are</u> are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance the same voluntarily on the day the same bears date. Given under my hand and official seal this <u>15th</u> August, 2005 day of William H. Halbrooks otary Public Commission Expires:

4/21/08