



20050922000492780 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
09/22/2005 10:57:52AM FILED/CERT

This instrument was prepared by:

Please Send Tax Notice to:

James Stevens, Attorney at Law
1200 20th Street South
Suite 200
Birmingham, Alabama 35205

Phillip A. Gracin
125 Lake Lane
Alabaster Al 35007

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that in consideration of (\$90,000.00), Ninety Thousand and No/100ths and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, Regions Bank (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto Phillip A. Gracin and Erica B. Wally (hereinafter referred to as Grantees) for and during their joint lives as joint tenants 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 Shelby County, Alabama, to wit:

There was a mortgage executed simultaneously herewith in favor of HMSV-USB LENDING, LLC d/b/a MORTGAGESOUTH in the amount of \$90,000.00 for which recording fees and taxes were paid.

Subject to:

1. Taxes for the year 2005 and all subsequent years.
2. Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

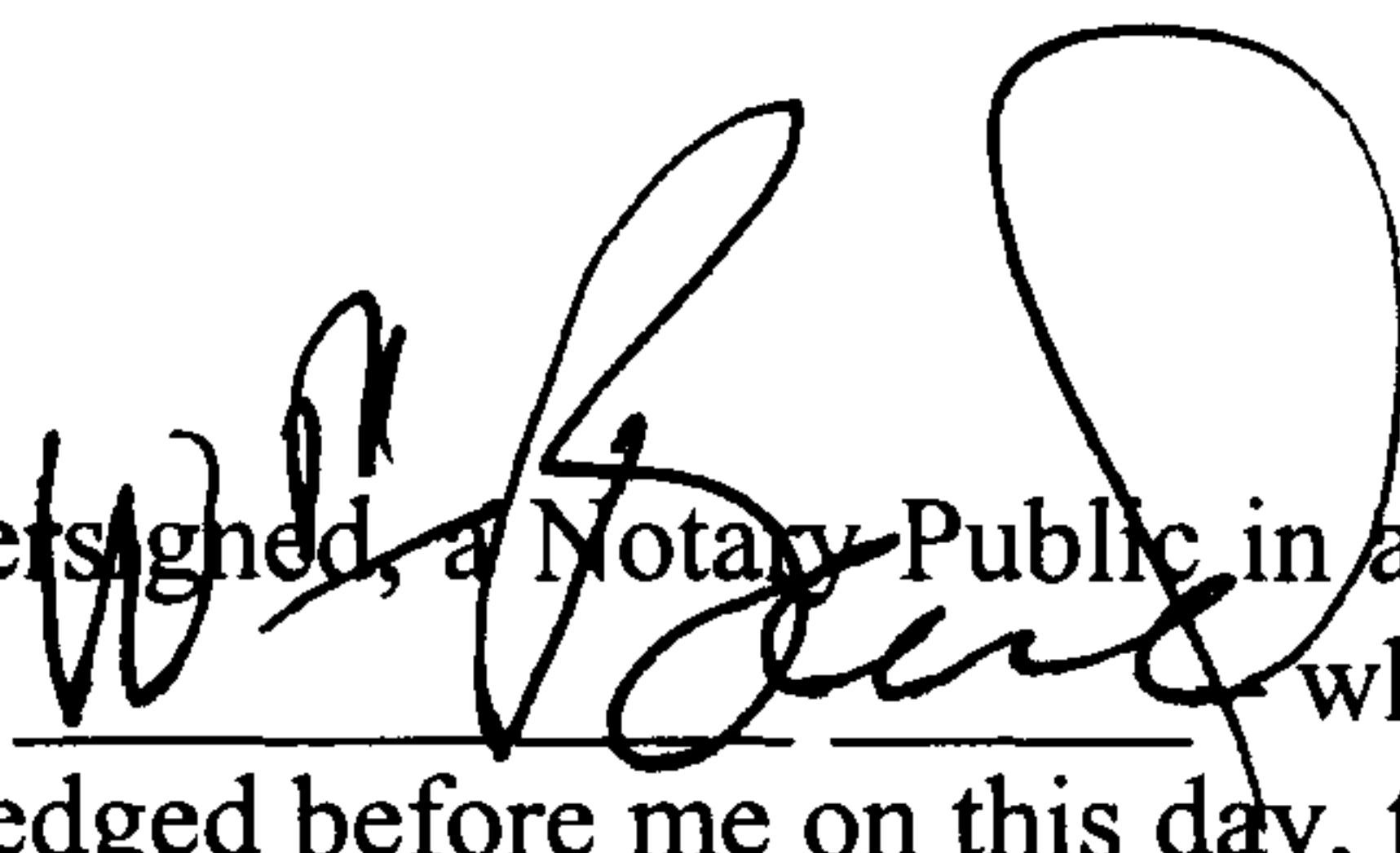
TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivorship of them in fee simple, and to the heirs of each such survivor forever, together with every contingent remainder and right of reversion.

And I do for myself, and for my heirs, executors and administrators covenant with said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to said Grantees, their heirs and assigns forever, against the lawful claims against the Grantor.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal this 15th day of September, 2005.

Regions Bank
By its Vice President

State of Alabama
County Shelby

I, James Stevens, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Regions Bank by its vice President,  whose name(s) are signed to the foregoing conveyance, and who are known to me acknowledged before me on this day, that being informed of the contents they executed the same voluntarily on the day same bears date.

Given under my hand and seal this 15th day of September, in the year 2004.

Notary Public
My Commission Expires: 11/06

EX 1A



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SFP-14-2005

A part of the Northwest $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 36, Township 20 South, Range 3 West, described as follows:

Commence at the Southwest corner of said $\frac{1}{4}$ - $\frac{1}{4}$ and run North along West boundary for 332.8 feet to point of beginning of land herein described; thence continue North along West boundary for said $\frac{1}{4}$ - $\frac{1}{4}$ a distance of 96.71 feet; thence turn an angle of 90 degrees 41 minutes 27 seconds to the right and run 100 feet; thence turn an angle of 89 degrees 13 minutes 17 seconds to right and run 96.96 feet; thence turn an angle of 90 degrees 55 minutes 21 seconds right and run 100.15 feet to point of beginning; being situated in Shelby County, Alabama.