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20060404000155490 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

STEPHEN J. PAULOVICH
364 WATERFORD COVE TRAIL
CALERA, AL 35040

STATE OF ALABAMA)
COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
WARRANTY DEED**

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVENTY TWO THOUSAND ONE HUNDRED DOLLARS and 00/100 (\$172,100.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOHN GERALD FELDMAN and SUSAN LYNN FELDMAN, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto STEPHEN J. PAULOVICH and KAREN PAULOVICH, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 661 ACCORDING TO THE SURVEY OF WATERFORD COVE SECTOR 1 AS RECORDED IN MAP BOOK 28 PAGE 68 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. EASEMENT, RIGHTS OF WAY, SET BACKS OF RECORD..
3. DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INSTRUMENT #2000-40215 AND AMENDED IN INSTRUMENT #2001-12819.
4. ARTICLES OF ORGANIZATION OF WATERFORD, LLC, AS RECORDED IN INSTRUMENT #1999-49065.
5. RIGHT OF WAY TO SHELBY COUNTY, AS RECORDED IN DEED BOOK 240, PAGE 36.
6. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.
7. TERMS AND CONDITIONS, AS RECORDED IN INSTRUMENT #1995-1640.
8. RELEASE OF DAMAGES, AS RECORDED IN INSTRUMENT #1995-1640 AND REAL

345 PAGE 744.

- 9. ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION, AS RECORDED IN INSTRUMENT #2001-12817.
- 10. RESTRICTIVE COVENANTS AS RECORDED IN INST. 2001-12818.
- 11. RESTRICTIVE COVENANTS AS RECORDED IN INST. 2001-25860.
- 12. EASEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN INST. 2002-18705.

\$137,680.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$34,420.00 of the consideration herein was derived from a mortgage closed 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, 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 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JOHN GERALD FELDMAN and SUSAN LYNN FELDMAN, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 23rd day of March, 2006.

*John Gerald Feldman, By and Through
His Attorney in Fact, Bobby Clark* (SEAL)

JOHN GERALD FELDMAN, BY AND THROUGH HIS ATTORNEY IN FACT, BOBBY CLARK
*Susan Lynn Feldman, By And Through Her
Attorney in Fact, Bobby Clark* (SEAL)

SUSAN LYNN FELDMAN, BY AND THROUGH HER ATTORNEY IN FACT, BOBBY CLARK

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that BOBBY CLARK whose name(s) as attorney in fact for JOHN GERALD FELDMAN AND SUSAN LYNN FELDMAN 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, in their capacity as Attorney In Fact, executed the same voluntarily with full authority on the day the same bears date.

Given under my hand this the 20TH day of MARCH, 2006.

[Signature]

Notary Public
My commission expires: 9.29.06

