20060504000209960 1/2 $15.00
Shelby Cnty Judge of Probate,AL
05/04/2006 11:57:13AM FILED/CERT

This instrument prepared by DAVID LEE JONES, attorney, 2305 Worth St., P.O. Box 909, Guntersville, AL 35976, (256) 582-0588. Unless separately contracted, the draftsman makes no warranties as to the sufficiency of the interest conveyed.

STATE OF ALABAMA - SHELBY COUNTY

GENERAL WARRANTY DEED JOINT FOR LIFE WITH REMAINDER TO SURVIVOR

KNOW ALL MEN, in consideration of Ten and no/100 Dollars plus other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, BANCORPSOUTH BANK, a corporation, herein GRANTOR, does hereby grant, bargain, sell and convey unto MICHAEL E. WILCUTT and REBECCA C. WILCUTT, herein GRANTEE, 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 property:

Lot 3A, according to the Resurvey of Lot 3, Greystone, 8th Sector, Phase I, and acreage, as recorded in Map Book 24, page 55, in the Probate Office of Shelby County, Alabama.(f/26153)

This conveyance, however, is subject to the following:

A. Ad valorem taxes due October 1, 2006, which the GRANTEE agrees to pay.

B. Any valid adverse title as to minerals, oil or mining rights, easements or rights-of-way, covenants running with the land, encroachments or other matters or defects shown by a survey of the property herein conveyed.

C. Restrictions, setback lines and release of damages in Instrument #1997-15779. Restrictions appearing of record in Book 316, page 239; Book 317, page 260 and amended in Instrument #1996-39737. Restrictions as shown on recorded map(s). Restrictive Covenants and Grant of Land Easement to Alabama Power in Instrument #1997-19428. Reciprocal easement agreement in Book 312, page 274 and amended in Book 317, page 253. Covenants and agreements for water service in Book 235, page 574. Title to all minerals within and underlying the premises, together with all mining rights and others rights, privileges, immunities and release of damages relating thereto, as recorded in Deed Book 331, page 262. Agreement with the City of Hoover in Instrument #1996-31891. Easements and building line as shown on recorded map. Subject to possible natural lime sinks.

D. Subject to the Statutory right of redemption from foreclosure of that certain mortgage given by Mike W. Graham, Jr. and Linda S. Graham to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., evidenced by foreclosure deed to BancorpSouth Bank, a corporation, recorded in Instrument #2006-16697 and re-recorded in Instrument #2006-17858 in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments, rights, privileges and appurtenances thereunto belonging, or in anywise appertaining.

TO HAVE AND TO HOLD unto the GRANTEE, in survivorship, as aforesaid.

20060504000209960 2/2 $15.00
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The GRANTOR, for itself and its heirs covenant to the GRANTEE, heirs and/or assigns, that the GRANTOR is lawfully seized in fee simple of the property conveyed herein; that the property is free from all encumbrances, unless otherwise noted above; that the GRANTOR has a good right to sell and convey the same and the GRANTOR will warrant and defend the same to the GRANTEE, heirs and/or assigns, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on its behalf by CHARLENE B. MILLER and BILLY J OLIVER, who is duly authorized on this the 28th day of April, 2006.

BANCORPSOUTH BANK, a CORPORATION

Charlene B. Miller

BY: CHARLENE B MILLER
AS: SENIOR VICE PRESIDENT

BY: BILLY J OLIVER
AS: VICE PRESIDENT

STATE OF ALABAMA

CORPORATE ACKNOWLEDGMENT

MARSHALL COUNTY

I, the undersigned, a Notary Public in and for said County and State, hereby certify that CHARLENE B. MILLER and BILLY J. OLIVER whose name as SENIOR VICE PRESIDENT and VICE PRESIDENT, of BANCORPSOUTH BANK, a corporation, is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the same, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and seal on this the 28th day of April, 2006.

Edwena McLeod
NOTARY PUBLIC
My Commission Expires: 5-29-07

TAX STATEMENTS FOR REAL PROPERTY TO
Michael & Rebecca Wilcutt
address: 2262 Waterfront Dr.
Southside, AL 35907

SP = $615,000
Mtg = $636,000