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20061004000490210 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:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN, PC
5 Riverchase Ridge
Birmingham, Alabama 35244

JEFFREY S. TODD
1040 KERRY DRIVE
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 FIFTY NINE THOUSAND DOLLARS 00/100 (\$159,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I/we, **K-B HOMES, LLC, Limited Liability Company** (herein referred to as GRANTORS) do grant, bargain, sell and convey unto **JEFFREY S. TODD and JENNIFER L. COWART**, (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 11, according to the Survey of Kinsale Gardens Homes 2nd Sector, as recorded in Map Book 36, Page 22, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2005 WHICH CONSTITUTES A LIEN BUT IS NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
2. MUNICIPAL IMPROVEMENTS, ASSESSMENTS AND FIRE DISTRICT DUES AGAINST SUBJECT PROPERTY, IF ANY.
3. BUILDING LINES, RIGHT OF WAYS, EASEMENTS, RESTRICTIONS, RESERVATIONS AND CONDITIONS, IF ANY.
4. TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS.
5. EASEMENTS, RESTRICTIONS AND BUILDING LINES AS SHOWN ON RECORDED MAP(S).
6. RESTRICTIONS (DELETING THEREFROM, AND RESTRICTIONS INDICATING ANY PREFERENCE, LIMITATION, OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILY STATUS OR NATIONAL ORIGIN) AS SET FORTH IN THE DOCUMENT RECORDED IN INSTRUMENT #20050803000393800, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$159,000.00 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, **TIM MUNGER, MEMBER, K-B HOMES, LLC, Limited Liability Company**, have hereunto set his, her or their signature(s) and seal(s), this the 22nd day of September, 2006.




K-B HOMES, LLC
TIM MUNGER, MEMBER

STATE OF ALABAMA
COUNTY OF SHELBY

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **TIM MUNGER, MEMBER, K-B HOMES, LLC, Limited Liability Company**, whose name(s) 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of September, 2006.



Notary Public

My commission expires: 9.29.2010

