

Send Tax Notice: Anoop Nair 470 Reach Drive Birmingham, AL 35242

File No.: 07-1720

This instrument prepared by:
Joseph C. Kreps
Kreps Law Firm, LLC
502 Montgomery Highway
Suite 202
Birmingham, AL 35216

STATE OF ALABAMA)

COUNTY OF JEFFERSON

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Fifty-Four Thousand and 00/100 (\$154,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Grantors, Martina McDonald Philpott, F/K/A Martina A. McDonald and James Michael Philpott, Wife and Husband, (hereinafter referred to as Grantors), the receipt whereof is hereby acknowledged, the Grantors do hereby give, grant, bargain, sell and convey unto the Grantees, Anoop Nair and Abha Chhabra, (hereinafter referred to as Grantees), for and during their joint lives and upon the death of either, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, their heirs and assigns, the following described Real Estate, lying and being in the County of Shelby, State of Alabama, to-wit:

Lot 103, according to the Final Record Plat of Narrows Reach Sector, Phase 2, as recorded in Map Book 30, Page 58A & 58B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes due and payable October 1, 2007.
- 2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
- 3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat
- 4. Mineral and Mining rights not owned by the Grantor.
- 5. Matters which would be revealed by a survey of the property conveyed.

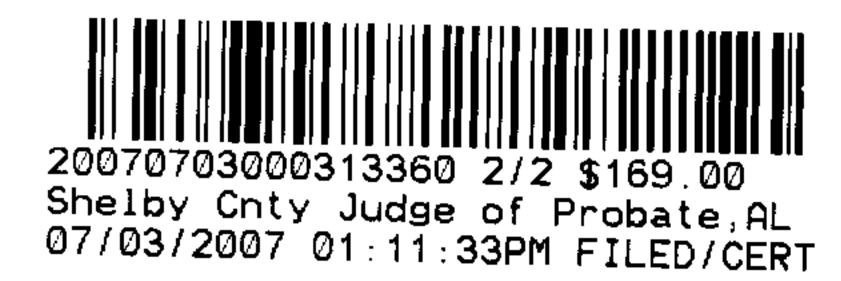
(\$123,200.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements unto the said Grantees, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor, their heirs and assigns forever.

And said Grantors, for said Grantors, their heirs, successors, executors and administrators, covenants with Grantees, and with their heirs and assigns, that Grantors are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that Grantors will, and their heirs, executors and administrators shall, warrant and defend the same to said Grantees, and their heirs and assigns, forever against the lawful claims of all persons.

Shelby County, AL 07/03/2007 State of Alabama

Deed Tax:\$154.00



IN WITNESS WHEREOF, said Grantors have hereunto set their hand and seal this the 18th day of June, 2007.

Martina McDonald Philpott Martina McDonald Philpott	
James Michael Philpott	ife to the second of the secon
James Michael Philpott	
STATE OF ALABAMA	
COUNTY OF JEFFERSON	·)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **Martina McDonald Philpott and James Michael Philpott**, 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 Instrument signed his/her name(s) voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 18th day of June, 2007.

PELIC

NOTARY PUBLIC

My Commission Expires: