

This instrument was prepared by:

Send Tax Notice To:

Hakim H. Dharani &
Nevin H. Dharani
4009 Saddle Run Circle
Pelham, AL 35124

Stuart J. Garner, LLC
2012 Lancaster Road
Homewood, AL 35209

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

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KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One Hundred Twenty Nine Thousand Four Hundred dollars and Zero cents (\$129,400.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, **R.T. Lewis, By His Attorney in Fact, Karen L. Olvey, as Recorded in that Certain General Power of Attorney filed for record in Inst. #20101228000434960, in the Probate Office of Shelby County, Alabama, and wife, Joan Lewis** (herein referred to as grantors) do grant, bargain, sell and convey unto **Hakim H. Dharani and Nevin H. Dharani** (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 48, according to the Survey of Saddle Run Subdivision, as recorded in Map Book 11, Page 28, in the Probate Office of Shelby County, Alabama.

**R.T. LEWIS AND ROBERT THURSTON LEWIS ARE ONE IN THE SAME PERSON.
SOURCE OF TITLE: INST. #2001-25563**

SUBJECT TO:

1. Ad Valorem taxes for the year 2011, which are a lien not yet due and payable.
2. 20 Foot building setback line and 10 foot Utility Easement as shown on recorded map.
3. Fence line encroachment as shown by survey dated May 5, 2011.
4. Building line encroachment of eave overhang onto adjoining property (Lot 49), along with encroachment of eave overhang of structure sitting on Lot 47 encroaching upon subject property as shown by survey dated May 5, 2011.
5. Mineral and mining rights recorded in Volume 79, Page 297.
6. Restrictions in Real 144, Page 124.
7. Agreement with Alabama Power Company in Real 145, Page 712.
8. Right of way to Alabama Power Company in Real 157, Page 579 and Real 142, Page 195.

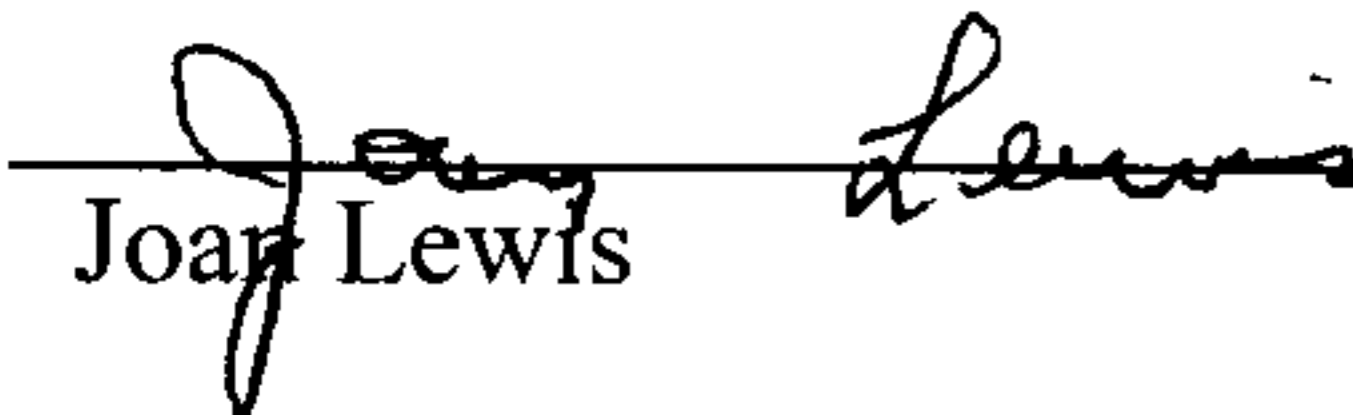
TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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.

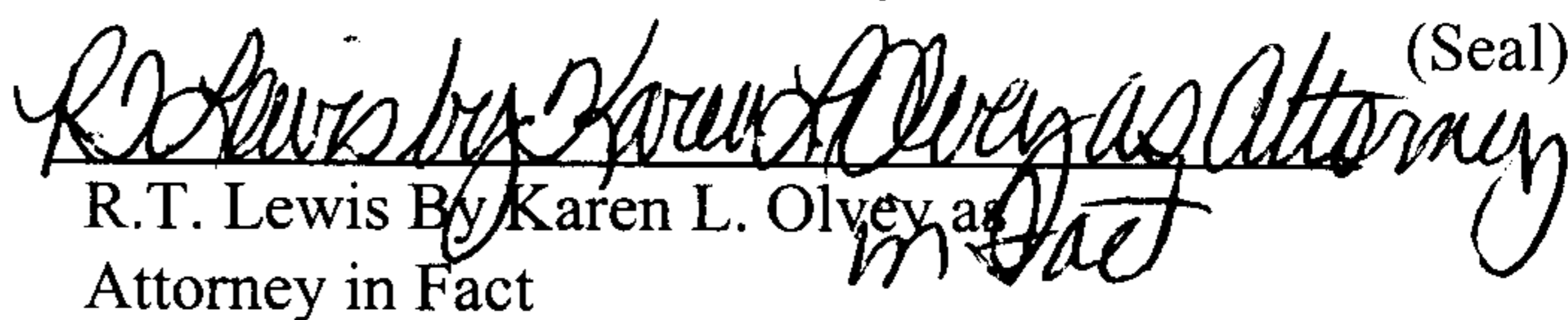
And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have 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, their heirs and assigns forever, against the lawful claims of all persons.

\$103,520.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 24th day of May, 2011.

(Seal)


Joan Lewis


R.T. Lewis By Karen L. Olvey as Attorney in Fact


STATE OF ALABAMA

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General Acknowledgment

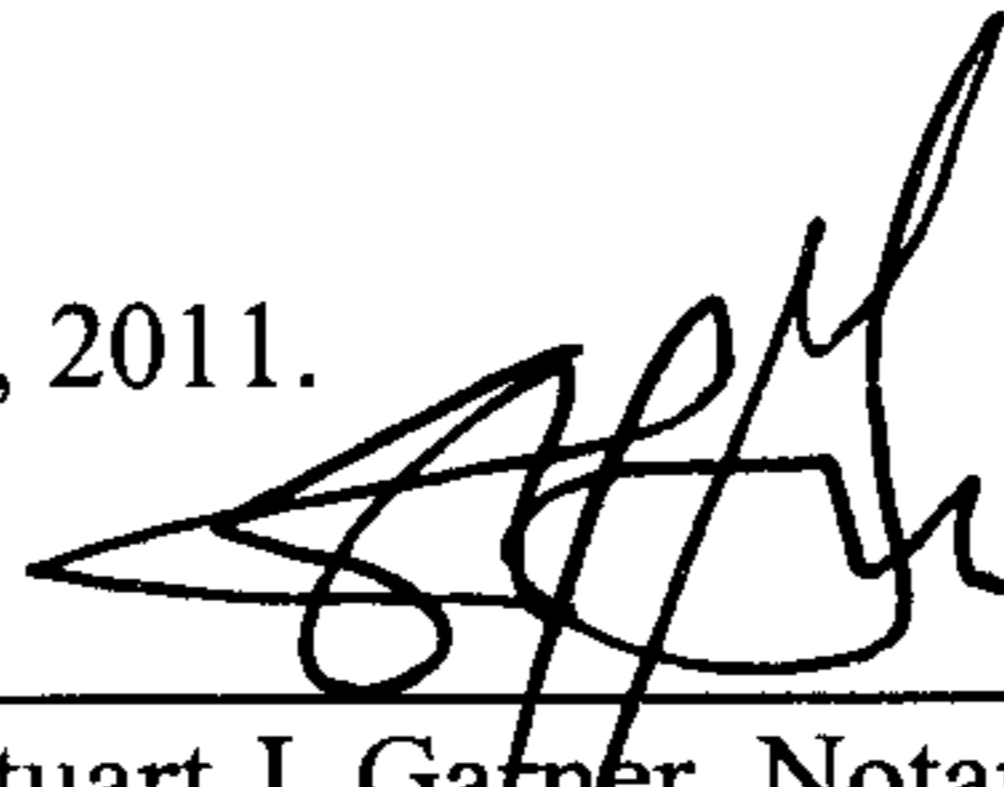
JEFFERSON COUNTY

I, Stuart J. Garner, a Notary Public in and for said County, in said State, hereby certify that **Joan Lewis, wife of R.T. Lewis** whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date.

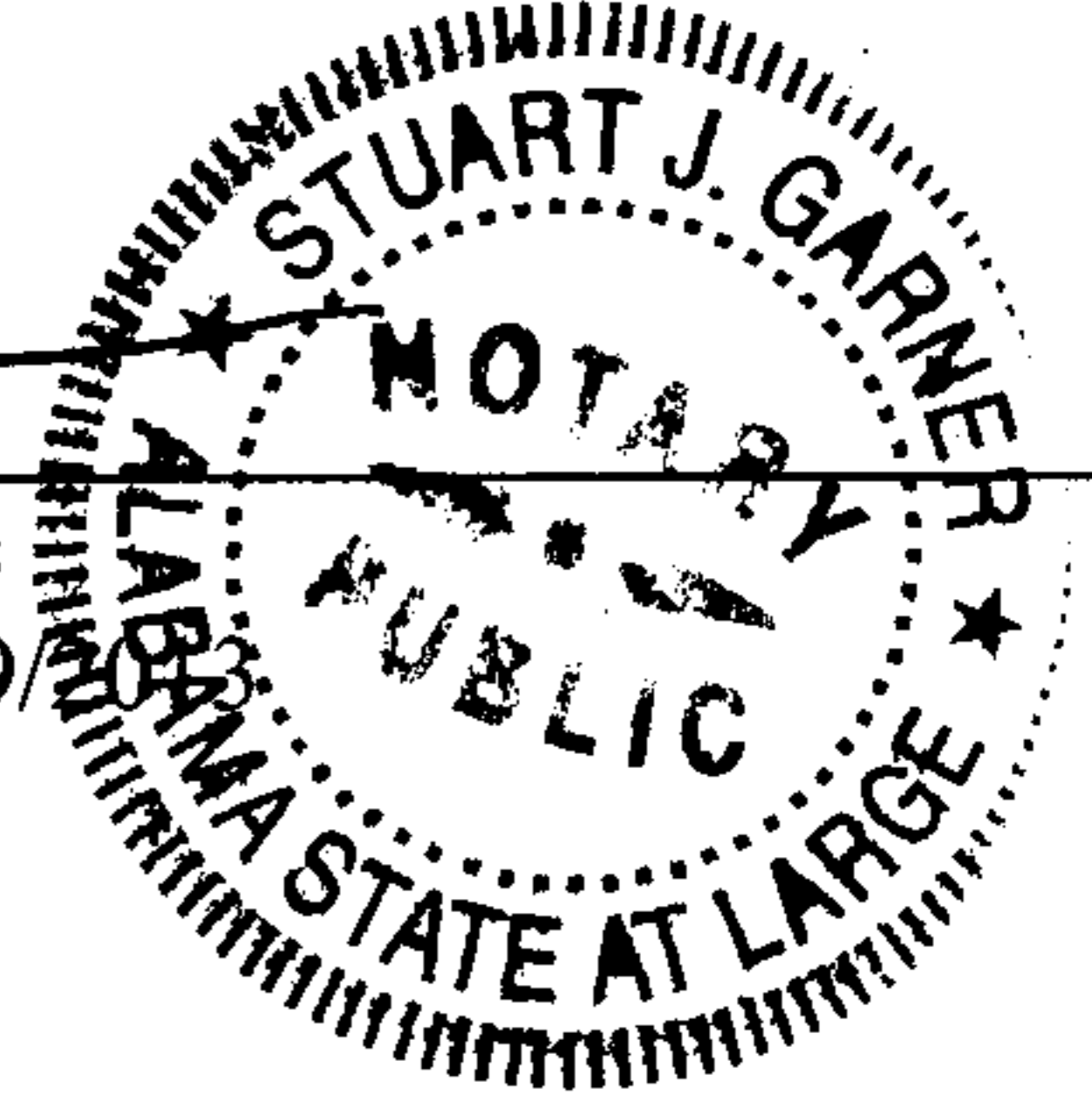

20110606000164910 1/2 \$41.00
Shelby Cnty Judge of Probate, AL
06/06/2011 11:05:02 AM FILED/CERT

Shelby County, AL 06/06/2011
State of Alabama
Deed Tax: \$26.00

Given under my hand and official seal this 24th day of May, 2011.



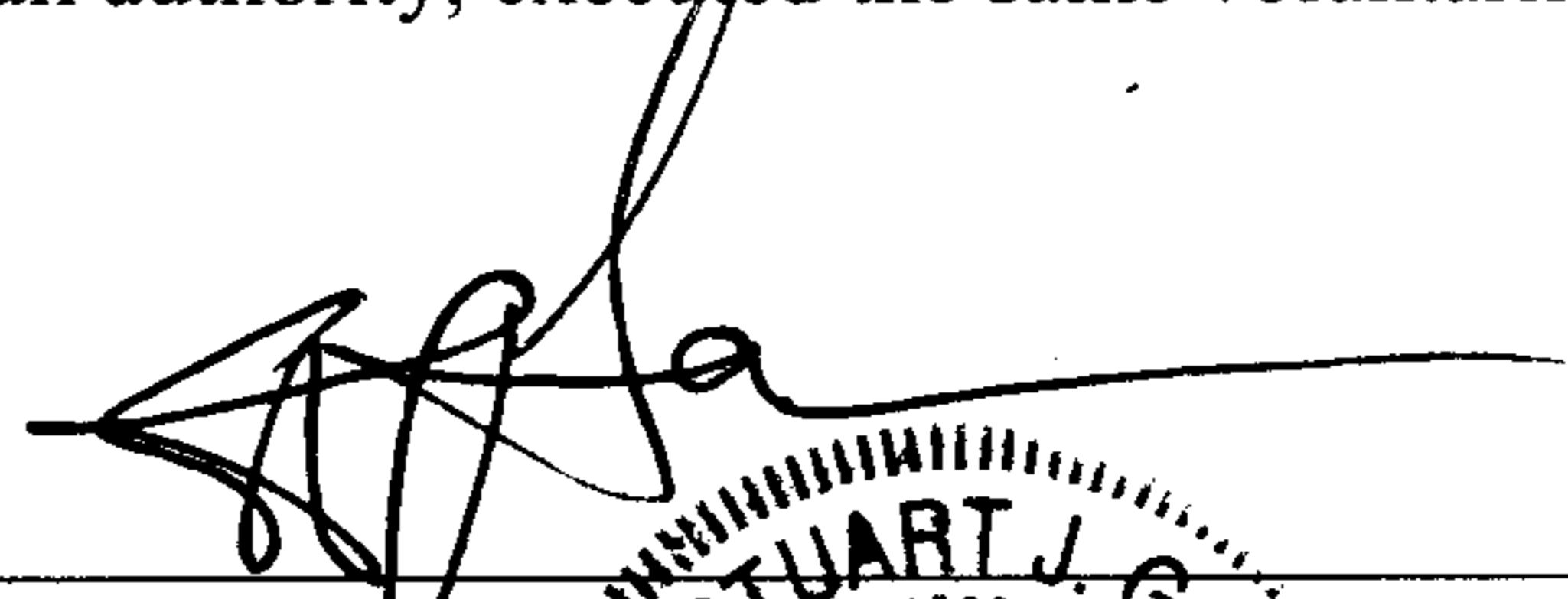
Stuart J. Garner, Notary Public
My Commission Expires: 8/19/13



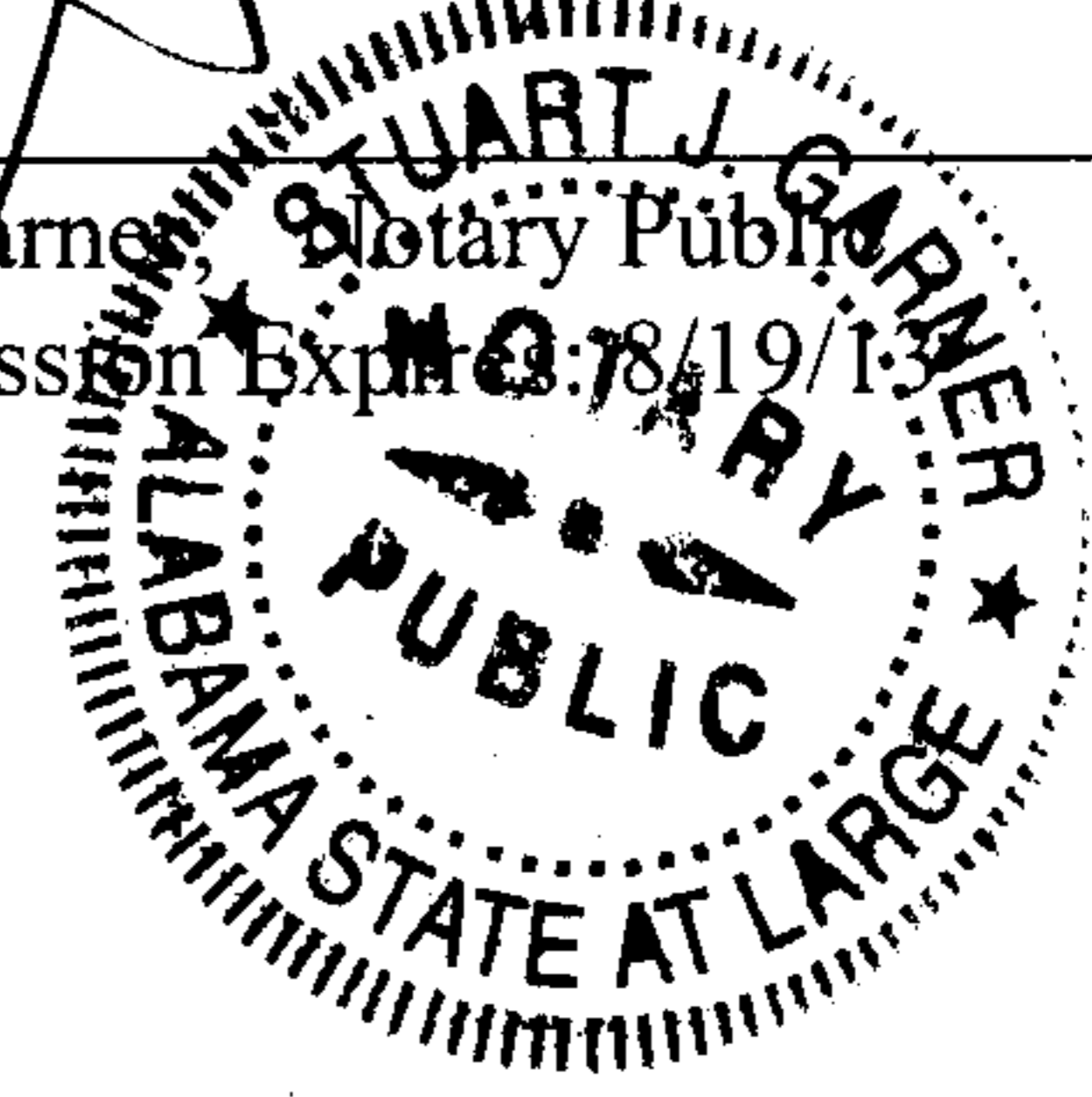
STATE OF ALABAMA
JEFFERSON COUNTY


I, Stuart J. Garner, Notary Public for the State of Alabama, do hereby certify that **Karen L. Olvey, whose name as Attorney in Fact for R. T. Lewis, as Recorded in that Certain General Power of Attorney filed for record in Inst. #20101228000434960, in the Probate Office of Shelby County, Alabama, husband of Joan Lewis,** is signed to the foregoing instrument, and who is known by me, acknowledged before me on this day that, being informed of the contents of said instrument, she in her capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and office seal this the 24th day of May, 2011.



Stuart J. Garner, Notary Public
My Commission Expires: 8/19/13




20110606000164910 2/2 \$41.00
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