

This instrument was prepared by

A, Vincent Brown, Jr. 510 North 18th Street Bessemer, AL 35020

File #0711-02

SEND TAX NOTICE TO:

William Robert Owens 6295 Highway 51 Wilsonville, AL 35186

> Shelby County, AL 08/05/2011 State of Alabama Deed Tax:\$8.00

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Three Hundred Eighty-Five Thousand and 00/100 (\$385000) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, Robert V. Sykes and Tippi J. Sykes, husband and wife (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto William Robert Owens and Peggy Amber Montz Owens (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama to-wit:

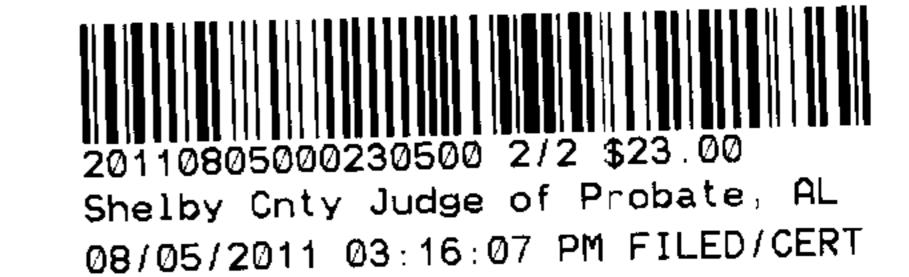
LOT 1, ACCORDING TO THE SURVEY OF MASKE SUBDIVISION, AS RECORDED IN MAP BOOK 16, PAGE 52, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
- 2. Standard Exceptions:
 - a. Rights or claims of parties in possession not shown by the public records.
 - b. Easements, or claims of easements, not shown by the public records.
 - c. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
 - d. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
 - e. Taxes or assessments which are not shown as existing liens by either the public records or the records of any taxing authority that levies taxes or assessments on real property.
- 3. Taxes for the year 2011 and subsequent years.
- 4. Easement(s) building line(s) and restriction(s) as shown on recorded map.
- 5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not insured herein.
- 6. Right-of-way granted to Alabama Power Company recorded in Inst. No. 2003-66091 and Volume 149, Page 388.

\$308000 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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



(SEAL)

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 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/(we), Robert V. Sykes and Tippi J. Sykes, husband and wife, have hereunto set my (our) hand(s) and seal(s) this 15th day of July, 2011.

Robert V. Sykes

(SEAL)

Tippi J. Sykes

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Robert V. Sykes and Tippi J. Sykes, husband and wife** 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/THEY executed the same voluntarily on the day the same bears date.

Siven under my hand and official seal this 15th day of July, 2011.

Notary Public

My commission expires 11/29/2011