Send Tax Notice to:

Thomas R. Snodgrass

1005 Ryecroft Circle

Pelham, AL 35124 TOPE

PID#

03/0,

STATE OF ALABAMA COUNTY OF Shelby

WARRANTY DEED, JOINT TENANTS FOR LIFE WITH REMAINDER TO THE SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That for and consideration of the sum of

Forty-Seven Thousand Seven Hundred Ninety-Six and 82/100 (\$47,796.82)

and the assumption of that certain mortgage described hereinbelow to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, I/We,

David J. Gibbs, a married person

hereinafter referred to as GRANTOR(S), do hereby grant, bargain, sell and convey unto

Thomas R. Snodgrass and Chau N. Snodgrass

hereinafter referred to as GRANTEES, as joint tenants, with the right of survivorship, the following described real estate situated in **Shelby** County, Alabama, being more particularly described as follows:

Lot 82, in Block 1, according to the map and survey of Cahaba Valley Estates, 3rd Sector, as recorded in Map Book 5 Page 107 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to ad valorem taxes for 1993 and subsequent years not yet due and payable.

Subject to covenants and restrictions, building lines, easements and rights of way of record.

The above described property does not constitute the homestead of the grantor or his spouse.

TOGETHER WITH all and singular the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

As part of the consideration for the within conveyance, the GRANTEE(S) herein assume and agree to pay the present outstanding indebtedness secured by that certain mortgage from the GRANTOR(S) herein to Real Estate Financing, Inc. recorded in Real Volume 362, Page 48 in the Office of the Judge of Probate of Shelby County, Alabama, according to the terms and conditions of said mortgage and the note evidencing said indebtedness.

TO HAVE AND TO HOLD unto the said GRANTEES as joint tenants, with the 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 in and to the property described hereinabove 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 the said GRANTOR(S) and for GRANTORS' heirs, executors and administrators does/do hereby covenant with the said GRANTEE(S), his/her/their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted hereinabove; that he/she/they have a good right to sell and convey the same as aforesaid; that he/she/they will and his/her/their heirs, executors and administrators shall warrant and defend the same to the said GRANTEE(S), his/her/their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned GRANTOR(S) has/have hereunto set his/her/their hand(s) and seal(s) on this the 19th day of February, 1993.

STATE OF ALABAMA) JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that David J. Gibbs, a married person, 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.

Given under my hand and official seal this 19th day of February, 1993.

(Affix Seal)

Notary Public

My commission expires:09/21/94

93035SH This instrument prepared by: W. Russell Beals, Jr., Attorney at Law Second Floor East Mountain Brook Center 2700 Highway 280 South Birmingham, Alabama 35223

Inst # 1993-06048

03/04/1993-06048 10:26 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 57.00 ODS ACD