

PREPARED BY: CU Lending, Inc., 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

SEND TAX NOTICE TO: RICHARD HOWARD MCCURDY AND DEBRA C. MCCURDY
1031 HIGHLAND LAKE TRACE, BIRMINGHAM, AL 35243

CORPORATE 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 EIGHTEEN THOUSAND AND NO/100 DOLLARS (\$318,000.00)** to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **BEDWELL CONSTRUCTION CO., INC.**, a corporation (herein referred to as GRANTOR) does grant, bargain, sell and convey unto, **RICHARD HOWARD MCCURDY AND DEBRA C. MCCURDY** (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 529, ACCORDING TO THE MAP OF HIGHLAND LAKES, 5TH SECTOR, PHASE II, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 19, PAGE 3 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

- (1) Subject to property taxes for the current year.
- (2) Subject to easements, restrictions, covenants and conditions, if any.
- (3) Subject to mineral and mining rights.

\$100,000.00 OF THE PURCHASE PRICE RECITED ABOVE WAS PAID BY A MORTGAGE LOAN 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 the GRANTOR does for itself and for its successors and assigns covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will, and its successors and assigns shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned officer on behalf of the corporation has placed its hand and seal, on the 31st day of August, 1995.

BEDWELL CONSTRUCTION CO., INC.

BY: Charles R. Bedwell, Jr.
ITS: **CHARLES R. BEDWELL, JR., PRESIDENT**

Inst # 1995-27827

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, do hereby certify that **CHARLES R. BEDWELL, JR.**, whose name is signed as **PRESIDENT** of **BEDWELL CONSTRUCTION CO., INC.**, a corporation, to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, (s)he, in such capacity, executed the same voluntarily on the date the same bears date.

Given under my hand and official seal on the 31st day of August, 1995.

My commission expires: 9-3-95

Chris J. Gay
Notary Public