tepared by: CU LENDING, INC., 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

IND TAX NOTICE TO:

W. TODD LARRY AND CHRISTINE LARRY 2820 ALTADENA SOUTH WAY, BIRMINGHAM, ALABAMA 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

(ATE OF ALABAMA) **DUNTY OF SHELBY)**

KNOW ALL MEN BY THESE PRESENTS: That in consideration of THIRTY-TWO THOUSAND FIVE HUNDRED ND NO/100 DOLLARS (\$32,500.00), to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt which is hereby acknowledged, I (We), EMMETT W. CLOUD, A MARRIED MAN (herein referred to as GRANTOR, whether te or more) do grant, bargain, sell and convey unto, W. TODD LARRY AND WIFE, CHRISTINE LARRY (herein referred to GRANTEES), as joint tenants, with right of survivorship, the following described real estate situated in SHELBY County, labama, to-wit:

OT 2, BLUE HORIZON FIRST SECTOR, AS RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY OUNTY, ALABAMA, IN MAP BOOK 14, PAGE 106, LESS AND EXCEPT THE FOLLOWING DESCRIBED PART:

ROM THE NORTHEAST CORNER OF LOT 2, BLUE HORIZON FIRST SECTOR, AS RECORDED IN THE OFFICE F THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA, IN MAP BOOK 14, PAGE 106, RUN IN A WESTERLY IRECTION ALONG THE NORTH LINE OF SAID LOT 2 FOR A DISTANCE OF 212.10 FEET TO THE NORTHWEST ORNER OF SAID LOT 2; THENCE TURN AN ANGLE TO THE LEFT OF 91 DEGREES 21 MINUTES 10 SECONDS ND RUN IN A SOUTHERLY DIRECTION ALONG THE WEST LINE OF SAID LOT 2 FOR A DISTANCE OF 86.38 EET; THENCE TURN AN ANGLE TO THE LEFT OF 90 DEGREES 50 MINUTES 30 SECONDS AND RUN IN AN ASTERLY DIRECTION FOR A DISTANCE OF 212.84 FEET TO A POINT ON THE EAST LINE OF SAID LOT 2; HENCE TURN AN ANGLE TO THE LEFT OF 89 DEGREES 43 MINUTES 25 SECONDS AND RUN IN A NORTHERLY DIRECTION ALONG THE EAST LINE OF SAID LOT 2 FOR A DISTANCE OF 78.25 FEET, MORE OR LESS, TO THE OINT OF BEGINNING.

ITUATED IN SHELBY COUNTY, ALABAMA.

Inst # 1996-13856

1) Subject to property taxes for the current year.

04/29/1996-13856

2) Subject to easements, restrictions, covenants and conditions, if antil 10 PM CERTIFIED SHELBY COUNTY JUNCE OF PROMATE

3) Subject to mineral and mining rights.

THE GRANTOR HEREBY CERTIFIES THAT THE ABOVE DESCRIBED PROPERTY DOES NOT CONSTITUTE THE IOMESTEAD AS DEFINED BY CODE SECTION 6-10-2 OF SAID GRANTOR, NOR THE SPOUSE OF SAID GRANTOR.

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

And I (we) do for myself(ourselves) and for my(our) heirs, executors and administrators covenant with said GRANTEES, heir heirs and assigns, that I(we) am(are) lawfully seized in fee simple of said premises; that they are free from all encumbrances inless 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) neirs, 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.

IN WITNESS WHEREOF, I(we) have hereunto set my(our) hand(s) and seal(s), on APRIL 23, 1996.

STATE OF ALABAMA) COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that EMMETT W. CLOUD, A MARRIED MAN, 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 said conveyance, (s)he (they) executed the same voluntarily on the date the same bears date.

Given under my hand and official seal on APRIL 23, 1996.

My commission expires: 8-24-99

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Michael A Toll