

## This instrument was prepared by:

(Name) Holliman, Shockley & Kelly  
 (Address) 2491 Pelham Parkway  
Pelham, AL 35124

## Send Tax Notice to:

(Name) James A. Gardner  
 (Address) 116 St. Charles Drive  
Helena, AL 35080

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA

Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety Eight Thousand Nine Hundred and no/100(\$98,900.00)----- DOLLARS  
 to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we,  
J. Dennis Sims d/b/a JDS Homes  
 (herein referred to as grantors), do grant, bargain, sell and convey unto  
James A. Gardner and wife, Judy M. Gardner  
 (herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate, situated in  
Shelby County, Alabama, to-wit:

Lot 23, according to the Survey of Magnolia Park, St. Charles Place, Phase Three,  
 Sector One, as recorded in Map Book 21, Page 4, in the Probate Office of Shelby  
 County, Alabama.  
 Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years. (2) Easements,  
 restrictions, reservations, rights-of-way, limitations, covenants and conditions  
 of record, if any. (3) Mineral and mining rights, if any.

\$ 76,900.00 of the purchase price is being paid by the proceeds of a first  
 mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-25724

08/09/1996-25724  
 08:41 AM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 DQ1 MCD 80.50

TO HAVE AND TO HOLD, Unto the said GRANTEEES 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 said GRANTEEES, 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 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s) this 29th  
 day of July, 19 96.

## WITNESS

\_\_\_\_\_  
 \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ (Seal)

✓ J. Dennis Sims (Seal)  
d/b/a JDS Homes (Seal)  
 \_\_\_\_\_ (Seal)

## STATE OF ALABAMA

Shelby

County

## General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby  
 certify that J. Dennis Sims d/b/a JDS Homes, 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,  
 he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 29th day of July, A.D. 19 96  
 NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
 MY COMMISSION EXPIRES: Mar. 12, 1997.  
 BONDED THRU NOTARY PUBLIC UNDERWRITERS.  
 My Commission Expires:

[Signature]  
 Notary Public

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