

Prepared without benefit of current survey. Attorney makes no certification as to legal description.

Send Tax Notice To:

Jeffrey Gaul and wife, Rosi Gaul
5323 Harvest Ridge Lane
Birmingham, Alabama 35242-3109

This instrument was prepared by:
James W. Fuhrmeister
Griffin, Allison, May, Alvis & Fuhrmeister
P. O. Box 380275
Birmingham, AL 35238

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Forty Thousand Dollars and 00/100 (\$140,000.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Jennifer R. Burnett and husband, Thomas D. Burnett**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Rosi Gaul and husband Jeffrey Gaul**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 40, according to the Survey of Meadow Brook 11th Sector, as recorded in Map Book 9, Page 6 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

1. General and special taxes or assessments for 1997 and subsequent years not yet due and payable.
2. Restrictions appearing of record in Misc. Book 57, Page 23.
3. Right of Way granted to Alabama Power Company by instrument(s) recorded in Misc. Book 48, Page 880; and Real Volume 1, Page 344.
4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Deed Volume 32, Page 306.
5. Terms, agreements and right of way to Alabama Power Company, as recorded in Misc. Volume 57, Page 711.
6. Agreement with Alabama Power Company for Underground Residential Distribution as shown by instrument(s) recorded in Misc. Volume 57, Page 708.
7. A 40 foot building line from Harvest Ridge Lane and 10 foot easement along South and westerly lot lines; as shown on recorded map.
8. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$133,000.00 of the above recited consideration was paid from the proceeds of a mortgage loan executed simultaneously herewith.

11/13/1996-37612
12:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 19.00

Inst # 1996-37612

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 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 do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my heirs, 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, we (I) have hereunto set our hand(s) and seal, this 28 day of October, 1996.

Jennifer R. Burnett
Grantor - Jennifer R. Burnett

Thomas D. Burnett
Grantor - Thomas D. Burnett

Inst # 1996-37612
11/13/1996-37612
12:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCB 19.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jennifer R. Burnett, 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, she executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 28 day of October, 1996.

Kimberly M. Melton
Notary Public

My commission expires: 3-1-99

STATE OF FLORIDA)

COUNTY OF MANATEE)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Thomas D. Burnett, 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 date the same bears date.

Given under my hand and official seal, this the 26th day of October, 1996.



DIAN AVERDICK
My Commission CC280609
Expires May 11, 1997
Bonded by ANB
800-852-5878

Dian Averdick
Notary Public

My commission expires: 5-11-97