

Send Tax Notice To:

Gregg D. Emerson and wife,
Chandra B. Emerson
6111 Crowne Falls Parkway
Birmingham, Alabama 35244

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

Inst # 1997-14784

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 Thirty Five Thousand Dollars and 00/100 (\$35,000.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Richard W. Nichols and wife, Rizalina D. Nichols**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Gregg D. Emerson and wife, Chandra B. Emerson**, (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:

See Attached Exhibit "A"

Subject to:

1. General and special taxes or assessments for 1997 and subsequent years not yet due and payable.
2. Easement(s) and rights of ways affecting subject property.
3. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 81 page 13 in Probate Office.
4. Less and except any part lying within gravel road known as Honeysuckle Circle as shown on the survey by Steven H. Gilbert dated April 30, 1997.
5. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$22750.00 of the above consideration came from 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 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.

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SHELBY COUNTY JUDGE OF PROBATE
003 MCD 27.00

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 10 day of May, 1997.

Richard W. Nichols
Grantor - Richard W. Nichols

Rizalina D. Nichols
Grantor - Rizalina D. Nichols

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Richard W. Nichols and wife, Rizalina D. Nichols, whose names are 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, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 10 day of May, 1997.

Kimberly M. Melton
Notary Public

My commission expires: 3-1-99

EXHIBIT "A"

A parcel of land situated in the NE 1/4 of the SE 1/4 of Section 26, Township 20 South, Range 4 West, Shelby County, Alabama, being more particularly described as follows:

Commence at a 3" capped pipe found at the NE corner of the NE 1/4 of the SE 1/4 of Section 26, Township 20 South, Range 4 West, Shelby County, Alabama; thence South 1 deg. 59 min. 47 sec. East along the west line of said 1/4-1/4 335.12 feet measured, 333.00 feet map, to a 5/8" rebar found at the POINT OF BEGINNING; thence continue South 1 deg. 59 min. 47 sec. East along said line 332.00 feet to a 5/8" rebar found; thence South 87 deg. 30 min. 13 sec. West 218.00 feet to a 5/8" rebar found; thence South 2 deg. 01 min. 12 sec. East 85.00 feet to a 5/8" rebar set; thence South 87 deg. 28 min. 10 sec. West 100.00 feet to a 5/8" rebar set; thence South 2 deg. 01 min. 19 sec. East 16.00 feet to a 5/8" rebar set; thence South 87 deg. 32 min. 37 sec. West 237.00 feet to a 5/8" rebar found; thence North 2 deg. 00 min. 23 sec. West 327.16 feet; thence North 87 deg. 34 min. 26 sec. East 210.00 feet to a 5/8" rebar found; thence North 1 deg. 55 min. 11 sec. West 105.00 feet to a 5/8" rebar found; thence North 87 deg. 29 min. 53 sec. East, a distance of 345.00 feet to the POINT OF BEGINNING; being situated in Shelby County, Alabama.

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