(RECORDING INFORMATION ONLY ABOVE THIS LINE) SEND TAX NOTICE TO:

This Instrument was

prepared by:

R. Shan Paden PADEN & PADEN Attorneys at Law 100 Concourse Parkway, Suite 130 Birmingham, Alabama 35244

MARK A. HAND 437 CAMBRIAN RIDGE TRAIL PELHAM, AL 35124

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of NINETY SIX THOUSAND FIVE HUNDRED FIFTY and 00/100 (\$96,550.00) DOLLARS to the undersigned grantor, B & S LAND DEVELOPMENT, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto MARK A. HAND and BARBARA S. HAND, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 66, ACCORDING TO THE SURVEY OF CAMBRIAN RIDGE, PHASE 3, AS RECORDED IN MAP BOOK 21, PAGE 147, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- Subject to the taxes for the year beginning October 1, 1996 1. which constitutes a lien but are not yet due and payable until October 1, 1997.
- Transmission line permits to Alabama Power Company as recorded 2. in Deed Book 141, page 596, in Probate Office.
- Restrictive covenants as recorded in Instrument #1996-40563, 3. in Probate Office.
- 15-foot building set back line from Cambrian Ridge Trail as 4. shown on recorded map.
- 15-foot utility easement over the Southeast side of said lot 5. as shown on recorded map.
- Title to minerals underlying caption lands with mining rights 6. and privileges belonging thereto, as reserved in Real Record 168, page 985, in Probate Office.

\$94,427.00 of the consideration herein was derived from a mortgage 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.

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And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or 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, and that it will and its successors and assigns shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, B & S LAND DEVELOPMENT, INC., by its PRESIDENT, ALVA BATTLE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 14th day of July, 1997.

B & S LAND DEVELOPMENT, INC.

By: Cha Battle, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ALVA BATTLE, whose name as PRESIDENT of B & S LAND DEVELOPMENT, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 14th day of July, 1997.

Notary Public

My commission expires:

Inst # 1997-22550

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SHELBY COUNTY JUDGE OF PROBATE
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