

PREPARED BY: SUNNY HENDERSON - CU LENDING, INC., 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

SEND TAX NOTICE TO:, WILLIAM MCKENZIE, JR. AND CYNTHIA Z. MCKENZIE 3240 COLESBURY DRIVE, HOOVER, AL 35226

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA)  
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of TWENTY FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00), to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, I (We), JAMES JOE MCKENZIE AND WIFE, REBECCA M. MCKENZIE (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto, WILLIAM MCKENZIE, JR. AND WIFE, CYNTHIA Z. MCKENZIE (herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:


**LOT 24, ACCORDING TO THE SURVEY OF CHANDA TERRACE, 6TH SECTOR, A SINGLE FAMILY RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 16, PAGE 10, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.**


- (1) Subject to property taxes for the current year.
- (2) Subject to easements, restrictions, covenants and conditions, if any.
- (3) Subject to mineral and mining rights.
- (4) Subject to Restrictions appearing of record in Real 389, page 850. NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
- (5) Subject to Right of way granted to Alabama Power Company by instrument recorded in Instrument No. 1992/26814, in the Probate Office of Shelby County, Alabama.
- (6) Subject to Coal, oil, gas and other mineral interests and right relating thereto in, to, or under the land herein described are not insured.

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.

And I (we) do for myself(ourselves) and for my(our) heirs, executors and administrators covenant with said GRANTEES, their heirs and assigns, that I(we) am(are) lawfully seized in fee simple of said premises; that they are free from all encumbrances unless 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) 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, I(we) have hereunto set my(our) hand(s) and seal(s), on OCTOBER 1, 1998.

  
 \_\_\_\_\_  
 JAMES JOE MCKENZIE

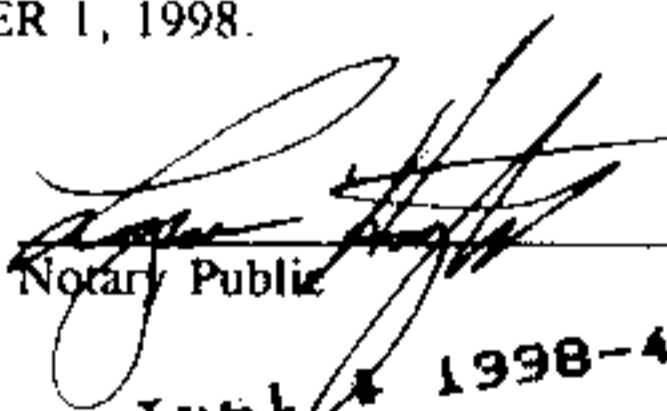
  
 \_\_\_\_\_  
 REBECCA M. MCKENZIE

STATE OF ALABAMA)  
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that JAMES JOE MCKENZIE AND WIFE, REBECCA M. MCKENZIE, 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 OCTOBER 1, 1998.

My commission expires:

  
 \_\_\_\_\_  
 Notary Public

1998-44027

Notary Public, Alabama State At Large  
My Commission Expires January 29, 2002

11/06/1998-44027  
 01:28 PM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 001 CRH 33.00