

SEND TAX NOTICE TO:
Kris A. Dekker
(Name) Ashley W. Dekker
4836 Indian Valley Road,
(Address) Birmingham, AL 35242

This instrument was prepared by

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

Form 3-1-5 Rev. 3/92
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGIC CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

STATE OF ALABAMA } KNOW ALL MEN BY THESE PRESENTS,
SHELBY COUNTY }

That in consideration of One Hundred Thirty-Seven Thousand, Nine Hundred and no/100----DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,

Ray K. Cole and wife Melinda L. Cole

(herein referred to as grantors) do grant, bargain, sell and convey unto

Kris A. Dekker and Ashley W. Dekker

(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 1, in Block 4, according to the Survey of Indian Valley, Sixth Sector, as recorded in Map Book 5, Page 118, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1999 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.

\$ 131,000.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1999-13904

04/02/1999-13904

09:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WMS 15.50

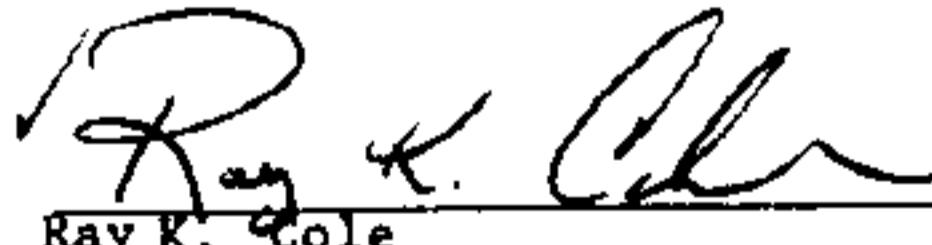
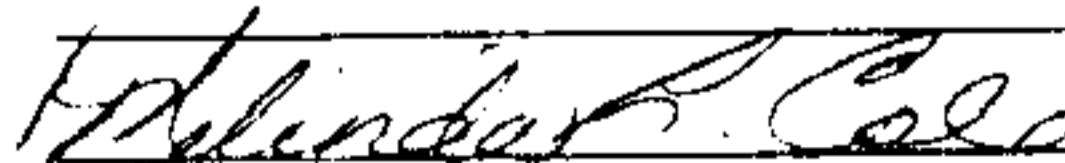
TO HAVE AND TO HOLD Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 the 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 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 GRANTEEES, 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), this 22nd
day of March, 1999.

WITNESS:

(Seal)
(Seal)
(Seal)


Ray K. Cole (Seal)

Melinda L. Cole (Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Ray K. Cole and wife Melinda L. Cole whose name 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 the conveyance she/he/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of March A.D. 1999

