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This instrument was prepared by:

(Name) Pelham Law Office  
(Address) 3150 Hwy 52 West  
Pelham, AL 35124

Send Tax Notice to:

(Name) Ross C. Havard  
(Address) 1339 8th Street SW  
Alabaster, AL 35007

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Forty Thousand 00/100 (\$40,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,

Robert J. Moeller and Teresa O. Stahl, Both Married

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

Ross C. Havard and Patricia W. Havard, Husband and Wife

(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in

Shelby

County, Alabama, to-wit:

See Attached Exhibit "A"

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$28,000.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

This is not the homestead of the grantors.

Inst # 1999-26311

06/24/1999-26311  
10:13 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 WMS 20.90

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 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 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 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) this 14th day of June, 19 99.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Robert J. Moeller (Seal)  
ROBERT J. MOELLER

Teresa O. Stahl (Seal)  
TERESA O. STAHL

STATE OF ALABAMA

SHELBY County

General Acknowledgment

I, B. Christopher Battles, a Notary Public in and for said County, in said State, hereby certify that Robert J. Moeller and Teresa O. Stahl, whose names are signed to the foregoing conveyance, and who are 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 day the same bears date.

Given under my hand and official seal, this 14th day of June

2-25-2001

My Commission Expires:

Notary Public