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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

BRUCE HOADLEY
1126 COUNTRY CLUB CIRCLE
BIRMINGHAM, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

Inst # 1999-29993

07/19/1999-29993
08:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 139.50

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED SIXTY EIGHT THOUSAND TWO HUNDRED FIFTY and 00/100 (\$368,250.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOHN H. WILSON and MARJORIE T. WILSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto BRUCE HOADLEY and CINDY L. HOADLEY, 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 2735, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB TWENTY-SEVENTH ADDITION RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 11, PAGE 56, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1998 WHICH CONSTITUTES A LIEN BUT ARE NOT YET PAYABLE UNTIL OCTOBER 1, 1999.
2. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS AS RECORDED IN DEED BOOK 14, PAGE 536; DEED BOOK 17, PAGE 550; DEED BOOK 34, PAGE 549.
3. 35 FOOT BUILDING SET-BACK LINE AS SHOWN ON RECORDED MAP.
4. 10 FOOT EASEMENT ALONG SIDE OF PROPERTY AS SHOWN ON RECORDED MAP.
5. 15 FOOT EASEMENT ALONG REAR OF PROPERTY AS SHOWN ON RECORDED MAP.
6. RESTRICTIONS AS LISTED IN REAL VOLUME 159, PAGE 903.
7. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY AS RECORDED IN REAL VOLUME 167, PAGE 350.

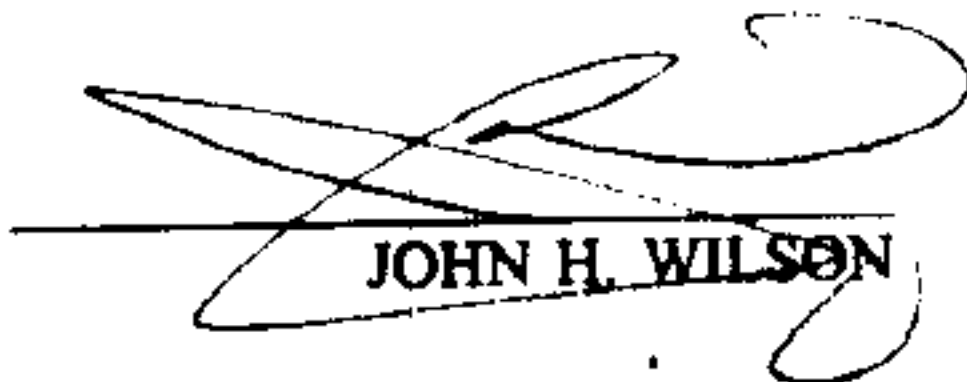
8. AGREEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN REAL VOLUME 153, PAGE 601.
9. RESTRICTIONS IN FAVOR ALABAMA POWER COMPANY AS RECORDED IN REAL VOLUME 153, PAGE 594.

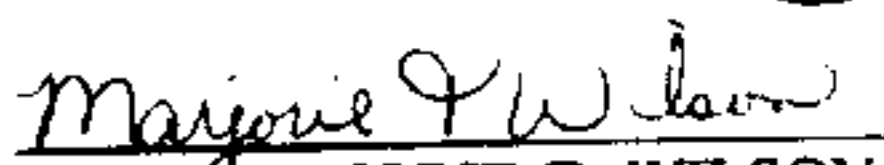
\$240,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JOHN H. WILSON and MARJORIE T. WILSON, have hereunto set his, her or their signature(s) and seal(s), this the 25th day of June, 1999.


JOHN H. WILSON


MARJORIE T. WILSON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOHN H. WILSON and MARJORIE T. WILSON, 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 the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 25th day of June, 1999.


Notary Public

My commission expires: 7/11/02

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