

SEND TAX NOTICE TO:
Michael D. McCombs
(Name) Dawn M. McCombs
407 Hunter Hills Place
(Address) Chelsea, AL 35043

This instrument was prepared by

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

Form 1-1-9 Rev. 10/92
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGNOLIA CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

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

That in consideration of One Hundred Forty-Three Thousand, Nine Hundred and no/100-----DOLLARS

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

J. Dennis Sims d/b/a JDS Homes
(herein referred to as grantor) do grant, bargain, sell and convey unto

Michael D. McCombs and Dawn M. McCombs
(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 EXHIBIT "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

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.

\$ 142,741.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1999-38177

09/13/1999-38177
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 12.50

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, 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, 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 31st day of August, 19 99.

WITNESS:

(Seal)

(Seal)

(Seal)


J. Dennis Sims d/b/a JDS Homes

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State hereby certify that J. Dennis Sims d/b/a JDS Homes 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 31st day of August, A.D. 19 99

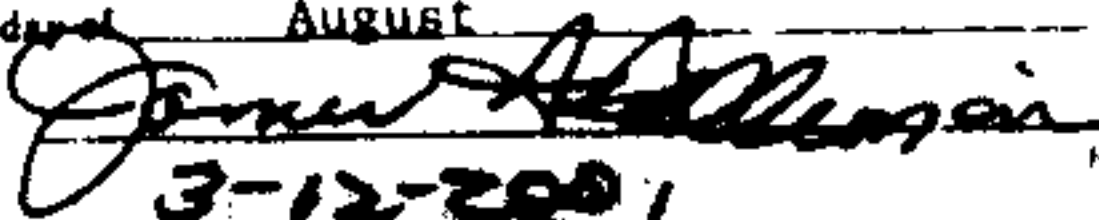

3-12-2001
Notary Public

EXHIBIT "A"

Lot 37, Phase 2, according to the survey of Hunter Hills Subdivision, as recorded in Map Book 22, Page 94, in the Probate Office of Shelby County, Alabama.

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12.50