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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

J. BRIAN VERCHOT
5325 RIVERBEND TRAIL
BIRMINGHAM, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

Inst # 2000-00561

01/06/2000-00561
07:52 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CJI 31.50

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED FIVE THOUSAND and 00/100 (\$205,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, KEVIN D. HARPER and KIMBERLEY A. HARPER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto J. BRIAN VERCHOT and LISA R. VERCHOT, 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 18, ACCORDING TO THE MAP OF SANDPIPER TRAIL SUBDIVISION, SECTOR II, AS RECORDED IN MAP BOOK 12, PAGES 44, 45, 46 AND 47, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. RIGHT OF WAY TO SOUTH CENTRAL BELL TELEPHONE COMPANY AS RECORDED IN BOOK 172, PAGE 642.
3. RESTRICTIONS AS RECORDED IN BOOK 340, PAGE 499.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN VOLUME 46, PAGE 306.
5. THIRTY-FIVE FOOT BUILDING LINE FROM RIVERBEND TRAIL AND CAYLE LANE AS SHOWN ON RECORDED PLAT.
6. SEVEN AND ONE HALF FOOT EASEMENT ALONG THE NORTH AND EAST LOT LINE AS SHOWN ON RECORDED PLAT.

KIMBERLY A. HARPER AND KIMBERLEY A. HARPER ARE AND THE SAME PERSON.

\$184,500.00 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, KEVIN D. HARPER and KIMBERLEY A. HARPER, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 16th day of December, 1999.


KEVIN D. HARPER

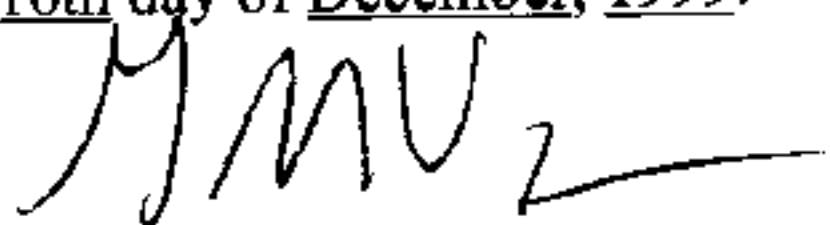

KIMBERLEY A. HARPER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that KEVIN D. HARPER and KIMBERLEY A. HARPER, HUSBAND AND WIFE, 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 16th day of December, 1999.


Notary Public

My commission expires: 9-29-02

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01/06/2000-00561
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SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 31.30