SEND TAX NOTICE TO:

Mr. & Mrs. Kevin D. Chapman 106 Stonehaven Drive Pelham, AL 35124

Prepared by:

Morris J. Princiotta, Jr.
Attorney at Law
2100-C Rocky Ridge Road
Birmingham, Alabama 35216

STATE OF ALABAMA:

JEFFERSON COUNTY:

10st + 2000-06524 03/02/2000-06524 09:11 AM CERTIFIED 09:11 AM CERTIFIED 09:11 AM CERTIFIED

WARRANTY DEED JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that in consideration of ONE HUNDRED AND THREE THOUSAND, FIVE HUNDRED AND NO/100...... (\$103,500.00) Dollars, to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, We, MARIANNE VITTITOW STAFFORD and husband, HAL WESLEY STAFFORD (herein referred to as grantors), do grant, bargain, sell and convey unto KEVIN D. CHAPMAN and TAMMY T. CHAPMAN (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in SHELBY County, Alabama to-wit:

Lot 18, according to the Survey of The Cottages at Stonehaven, as recorded in Map Book 21, page 26, in the Probate Office of Shelby County, Alabama.

Subject to:

- 1. Property taxes for 2000 and subsequent years, not yet due and payable.
- 2. Easements, Building line, Restrictions, Covenants, Conditions, and Rights of Way of record.

The entire purchase price received above was paid from a first purchase money mortgage loan, and a second purchase money mortgage loan 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 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 We do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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, we have hereunto set our hands and seals, this 29th day of February, 2000.

MARIANNE VITTITOW STAFFORD

HAL WESLEY STAFFORD

STATE OF ALABAMA:

JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MARIANNE VITTITOW STAFFORD and husband, HAL WESLEY STAFFORD, 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 29th day of February, 2000

Notary Public

My Commission Expires:

NUTARY PUBLIC STATE OF APARAMANTAL AND MY COMMISSION EXPIRES: Nov. 5, 200 BOSTON THE OF APARAMANTAL STATE OF APARA

Inst # 2000-06524

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