

This instrument was prepared by

A. VINCENT BROWN, JR.
510 North 18th Street
Bessemer, AL 35020

SEND TAX NOTICE TO:

VICKIE E. OLIVER
4608 LAKE VALLEY DRIVE
BIRMINGHAM, AL 35244

File #2002-6

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Inst # 2000-14147

05/01/2000-14147
01:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.50
2002

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of TEN AND NO/100 (\$10.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, VICKIE E. OLIVER, AN UNMARRIED WOMAN (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto VICKIE E. OLIVER AND JOAN G. OLIVER (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY COUNTY, ALABAMA, to-wit:

LOT 38-A, ACCORDING TO THE SURVEY OF SOUTHLAKE TOWNHOMES, SECOND ADDITION, AS RECORDED IN MAP BOOK 13, PAGE 66, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

THIS DEED IS BEING PREPARED AT THE REQUEST OF THE GRANTOR, WITH NO PRIOR TITLE EXAMINATION HAVING BEEN MADE.

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. 5 foot easement on rear as shown by recorded map.
3. Restrictions or covenants recorded in Real 270, Page 110; Real 298, Page 885, and Real 298, Page 909, in the Probate Office of Shelby County, Alabama.
4. The rights of upstream and downstream riparian owners with respect to Rutherford Lake bordering subject property.
5. Restrictions, covenants and conditions appearing of record in Real 160, Page 495 and Restrictions for land use recorded in Real 160, Page 492, in the Probate Office of Shelby County, Alabama
6. Transmission Line Permit to Alabama Power Company recorded in Deed Book 129, Page 572, in the Probate Office of Shelby County, Alabama
7. Mineral and mining rights and rights incident thereto recorded in Deed Book 127, Page 140, in the Probate Office of Shelby County, Alabama.
8. Declaration of Covenants, Conditions, Restrictions and Easements for Southlake Townhomes, a Townhome Association, recorded in Real 199, Page 367, Articles of Incorporation of Southlake Townhome Owners Association recorded in Real 199, Page 389, and in By-Laws relating thereto, and in Map Book 12, Page 78, in the Probate Office of Shelby County, Alabama.
9. That certain mortgage to ABN AMRO MORTGAGE GROUP, INC. as recorded in Instrument #2000/04998 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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, 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I, VICKIE E. OLIVER, have hereunto set my hand and seal this 1st day of APRIL, 2000.

May

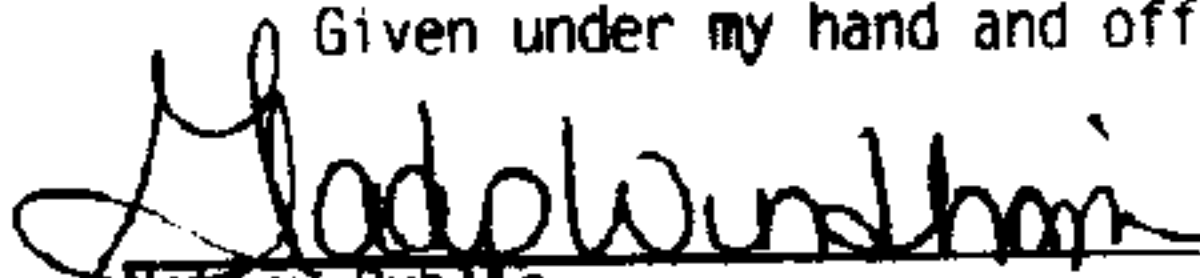

VICKIE E. OLIVER (SEAL)

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that VICKIE E. OLIVER, AN UNMARRIED WOMAN, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1 day of APRIL, 2000.

May


Notary Public
My commission expires August 12, 2001

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