

send tax notice to:
Jane Elgin Larkin
226 Willow Point Circle
Alabaster, AL 35007

State of Alabama }
Shelby County }

WARRANTY DEED

Know all persons by these presents, that for and in consideration of the sum of U.S. EIGHT THOUSAND FOUR HUNDRED SEVENTY-EIGHT DOLLARS & FORTY-TWO CENTS (\$8,478.42), and other good and valuable considerations, as stated below, the receipt and sufficiency of which are hereby acknowledged, that STEVEN B. AMMONS and SHANNON B. AMMONS, husband and wife, hereinafter called "Party of the First Part," do hereby grant, bargain, sell and convey unto JANE ELGIN LARKIN, a single woman, hereinafter called "Party of the Second Part," in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 23, according to the survey of Willow Point, Phase II, as recorded in Map Book 22, Page 41, in the Probate Office of Shelby County, Alabama. Said real property being situated in Shelby County, Alabama.

Grantee, JANE ELGIN LARKIN, as part of the purchase price and consideration for this deed, assumes and agrees to pay the indebtedness evidenced by that certain mortgage made by STEVEN B. AMMONS and SHANNON B. AMMONS, to MORTGAGEAMERICA, INC., which mortgage is recorded in the Office of the Judge of the Probate Court of Shelby County, Alabama, as mortgage record instrument # 1998-42075. And for the same consideration the Grantee, JANE ELGIN LARKIN, herein hereby assumes the obligations of STEVEN B. AMMONS and SHANNON B. AMMONS, under the terms of the instruments and VA Regulations authorizing, creating and securing the loan to indemnify VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned. The described mortgage having an approximate balance of U.S. SEVENTY-SIX THOUSAND FIVE HUNDRED TWENTY-ONE DOLLARS & FIFTY-EIGHT CENTS (\$ 76,521.58).

This conveyance is subject to all easements, rights-of-way and restrictions of record affecting said property.

To have and to hold to the said Party of the Second Part in fee simple forever, together with every contingent remainder and right of reversion.

The Party of the First Part, does individually and for the heirs, executors, and administrators of the Party of the First Part covenant with said Party of the Second Part and the heirs and assigns of the Party of the Second Part, that the Party of the First Part is lawfully seized in fee simple of said premises; that said premises are free from all encumbrances, unless otherwise noted above; that the Party of the First Part has a good right to sell and convey the said premises; that the Party of the First Part and the heirs,

Inst # 2000-24129

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07/18/2000-24129
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executors, and administrators of the Party of the First Part shall warrant and defend the said premises to the Party of the Second Part and the heirs and assigns of the Party of the Second Part forever, against the lawful claims of all persons.

In witness whereof, the Party of the First Part has executed this Warranty Deed and set the seal of the Party of the First Part thereto on this the **28th** day of **APRIL, 2000**, in Homewood, Jefferson County, Alabama.

Party of the First Part

Steven B. Ammons (L.S.)
Steven B. Ammons

Shannon B. Ammons (L.S.)
Shannon B. Ammons

State of Alabama }
Shelby County } **Notary Public's Acknowledgment**

I, the undersigned, a Notary Public for the State of Alabama at Large, hereby certify that **STEVEN B. AMMONS** and **SHANNON B. AMMONS**, whose names are signed to the foregoing Warranty Deed, who are known to me, acknowledged before me on this day that, being informed of the contents of the Warranty Deed, that they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office on this the **28th** day of **APRIL, 2000**.

Brian C. Key
Brian C. Key, Notary Public
My Commission Expires: 04/22/2003.

Prepared by:
Attorney Brian C. Key
2100A SouthBridge Parkway; Suite 650
Birmingham, Alabama 35209 USA
[tel 1-800-673-8929]

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