Send Tax Notice To: Thomas H. Oldroyd and Betty S. Oldroyd 81 Silver Loop Columbiana, AL 35051

> This instrument was prepared by: James W. Fuhrmeister ALLISON, MAY, ALVIS, FUHRMEISTER, KIMBROUGH & SHARP, L.L.C. P. O. Box 380275 Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)	
)	KNOW ALL MEN BY THESE PRESENTS,
COUNTY OF SHELBY)	

THAT IN CONSIDERATION OF One Hundred Forty-Two Thousand Eight Hundred Seventy-Three and 80/100 (\$142,873.80) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, Regions Bank, a banking organization, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto Thomas H. Oldroyd and Betty S. Oldroyd, husband and wife, (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Exhibit "A", attached hereto and incorporated by reference, for legal description.

Subject to:

- 1. A first mortgage lien against the Real Property, said mortgage being executed by the Golsons to Regions in the amount of \$140,000.00 dated March 11, 1999 and recorded in Instrument # 1999-10293 in the Probate Office of Shelby County, Alabama.
- Notice of lien in favor of Brian C. Bell against Carl H. Golson dated October 2, 2000 and recorded in Instrument # 2000-34600.
- Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

NOTE: All of the above consideration was paid from the proceeds of a mortgage filed 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 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 do for myself and for my heirs, executors, and administrators covenant with 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 I will and my 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 16th day of November, 2000.

Its: Vice President

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Joe McEnerney, whose name as Vice President of Regions Bank, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the date the same bears date.

Given under my hand and official seal, this November 16th, 2000.

Notary Public

My commission

AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

REGIONS BANK

Part of Lot 11, Valley Dale Estates, as recorded in Map Book 4, Page 90, in the Probate Office of Shelby County, Alabama, described as follows:

Commence at the southern or south corner of the above described Lot 11 and in a northwesterly direction along the southwesterly line of said Lot 11 run a distance of 270.09 feet, to the point of beginning, thence turn an angle of 86 degrees, 29 minutes, 39 seconds, to the right for a distance of 99.93 feet, thence turn an angle of 86 degrees 29 minutes 59 seconds to the left for a distance of 201.0 feet to the right of way of Valleydale road, said point being on the arc of a curve running concave to the left in a southwesterly direction and having a radius of 2571.71 feet and a central angle of 6 degrees 21 minutes 20 seconds, thence continue a southwesterly along the arc of said curve and the right of way of said road for a distance of 75.89 feet to the P.T. of said curve, thence continue southwesterly along the tangent extended of said curve and right of way of said road for 24.11 feet to the westerly comer of the above described Lot 11, thence turn an angle of 85 degrees 17 minutes 10 seconds to the left and run along southwesterly line of said Lot 11 for 200.0 feet to the point of beginning; being situated in Shelby County, Alabama.

Inst # 2000-40093

11/20/2000-40093
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMB 15.00