

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by:
B. CHRISTOPHER BATTLES
3150 HIGHWAY 52 WEST
PELHAM, AL. 35124

Send tax notice to:
Hal E. Champion and Anita Champion
2045 Highway 109
Wilsonville, Alabama 35186

STATE OF ALABAMA
COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of **Eighty five thousand and 00/100 (\$85,000.00)** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, **Thomas D. Kaurudar and Tamara S. Kaurudar, husband and wife** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **Hal E. Champion and Anita Champion** (herein referred to as grantee, whether one or more), the following described real estate, situated in **Shelby County, Alabama**, to-wit:

See attached Exhibit "A"

Mineral and mining rights excepted.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$80,750.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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.

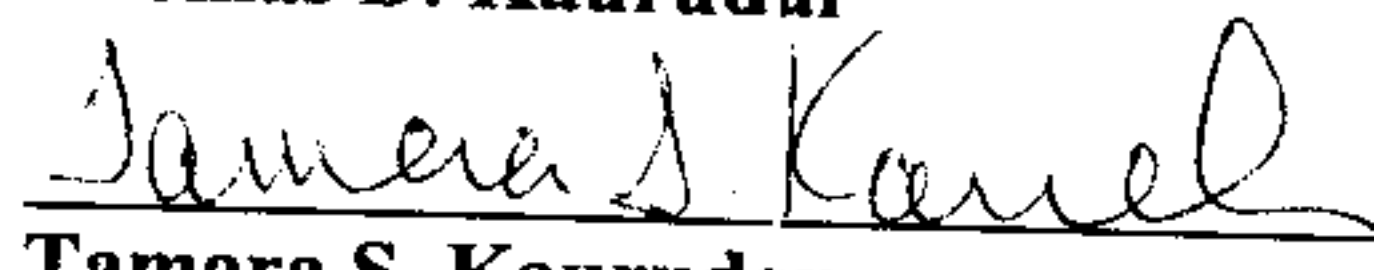
And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that 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 (we) have hereunto set my (our) hand(s) and seal(s) this 31st day of January, 2001.

Witness

Witness

 (Seal)
Thomas D. Kaurudar

 (Seal)
Tamara S. Kaurudar

STATE OF ALABAMA
COUNTY OF SHELBY

I, **B. CHRISTOPHER BATTLES**, a Notary Public in and for said County, in said State, hereby certify that **Thomas D. Kaurudar and Tamara S. Kaurudar, husband and wife**, whose name(s) 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of January, 2001.

02/09/2001-04725
09:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 18.50


Notary Public 04725
My Commission Expires: 02-25-01
09:43 AM
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 18.50

Inst # 2001-04725

Prepared by: A. WOOD

AMERICA'S WHOLESALE LENDER

BRANCH #950
100 CONCOURSE PKWY SUITE 100
BIRMINGHAM, AL 35244-
(205)982-9484
Br Fax No.: (205)982-9083

DATE: 01/31/01
CASE #:
LOAN #: 1305573
BORROWER: HAL E. CHAMPION
PROPERTY ADDRESS: 2045 HIGHWAY 109
WILSONVILLE, AL. 35186-

LEGAL DESCRIPTION EXHIBIT A

Parcel I:

Commence at the Southwest Corner of the Southeast Quarter of the Southeast Quarter of Section 17, Township 20 South, Range 1 East, Shelby County, Alabama; thence North along the West Quarter-Quarter Section line 518.00 feet; thence turn right 89 degrees 20 minutes 24 seconds in an Easterly direction 30.00 feet to the Point of Beginning; thence continue in an easterly direction along the same line 342.00 feet; thence turn left 89 degrees 20 minutes 24 seconds in a Northerly direction 675.00 feet to the Centerline of a public road; thence turn left 90 degrees 39 minutes 36 seconds in a Westerly direction along said Centerline 342.00 feet; thence turn left 89 degrees 20 minutes 24 seconds in a Southerly direction 675.00 feet to the Point of Beginning.

Parcel II:

Begin at the Southwest Corner of the Southeast Quarter of the Southeast Quarter of Section 17, Township 20 South, Range 1 East, Shelby County, Alabama; thence East along the South Quarter-Quarter Section line 372.00 feet; thence turn left 89 degrees 20 minutes 24 seconds in a Northerly direction 518.00 feet; thence turn left 90 degrees 39 minutes 36 seconds in a Westerly direction 342.00 feet; thence turn right 90 degrees 39 minutes 36 seconds in a Northerly direction 675.00 feet to Intersection with the Centerline of a public road; thence turn left 90 degrees 39 minutes 36 seconds in a Westerly direction along said Centerline 30.00 feet to Intersection with the West Quarter-Quarter Section line; thence South along said West Quarter-Quarter section line 1193.00 feet to the Point of Beginning.

FHA/VA/CONV
Legal Description Exhibit A
2C4041XX (06/00)

Inst # 2001-04725

02/09/2001-04725
09:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 18.50