

Send Tax Notice To:
Saadia Ranat
Fahaad Rasool

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

Inst # 2001-20902

STATUTORY WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS,

THAT IN CONSIDERATION OF **Seventy-Five Thousand and no/100 Dollars (\$75,000.00)** and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **J. Steve Cotney and wife Vickie W. Cotney**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Saadia Ranat and Fahaad Rasool, 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:

Lot 44 according to the Survey of Lake Heather Estates Givianpour's Addition to Inverness, as recorded in Map Book 16, page 121 A, B, & C, in the Probate Office of Shelby County, Alabama

Subject to:

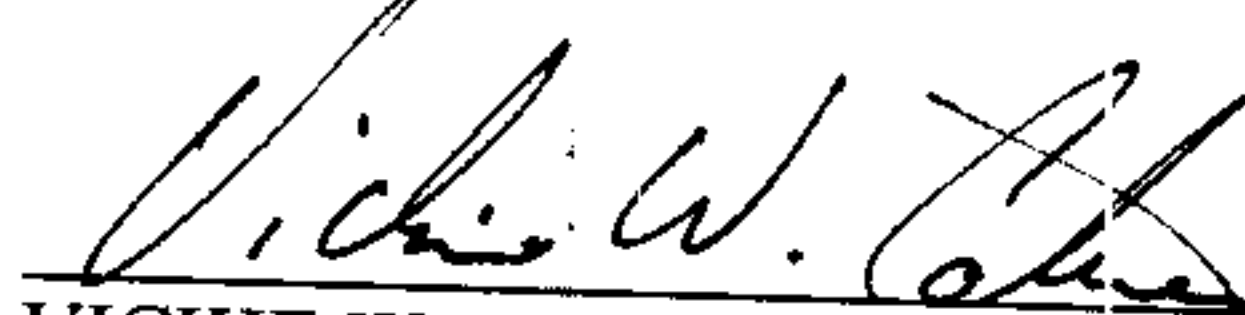
1. General and special taxes or assessments for 2001 and subsequent years not yet due and payable.
2. Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

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.

Grantor makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the Grantor has neither permitted nor suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the Grantor.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 16th day of May, 2001.


J. STEVE COTNEY


VICKIE W. COTNEY

Inst # 2001-20902

05/23/2001-20902
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 89.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that J. Steve Cotney and Vickie W. Cotney, 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 date the same bears date.

Given under my hand and official seal, this 16th of May, 2001.



Notary Public

My commission expires: 5/21/03

Inst # 2001-20902

05/23/2001-20902
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 C31 89.00