

This Instrument was prepared by:
Smartt Land Transactions, P.C. PKS
4 Office Park Circle, Suite 204, Birmingham, AL 35223
205.871-9905

Please send tax notice to: Steve H. Garrard
5188 Stonehaven Drive
Hoover, Alabama 35244

WARRANTY DEED

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

That in consideration of two hundred thousand and no/100, dollars (\$200,000.00),

to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is acknowledged,

Richard A. Kessler, Jr. and wife Eileen M. Kessler

(herein referred to as grantor), do hereby grant, bargain, sell and convey unto

Steve H. Garrard and wife Angela Garrard

(herein referred to as grantee), for and during their joint lives and upon the death of either of them, then to the survivor of them 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 22, according to the Survey of Valleybrook, Phase IV, as recorded in Map Book 14, Page 84, in the Probate Office of Shelby County, Alabama.

From the purchase price of two hundred thousand and no/100 dollars (\$200,000.00), one hundred sixty thousand and no/100 dollars (\$160,000.00) is from a purchase money first mortgage from Southeastern Mortgage of Alabama, LLC, its successors and/or assigns as their interests may appear, given with this deed and recorded simultaneously herewith.

Subject to easements and restrictions of record.

TO HAVE AND TO HOLD to said grantee, his, her or their heirs and assigns forever.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEE, his/her 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 we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 20th day of August, 20 01.

Richard A. Kessler, Jr.
Richard A. Kessler, Jr.

Eileen M. Kessler
Eileen M. Kessler

STATE OF ALABAMA)
SHELBY COUNTY)

General Acknowledgment

I, Philander K. Smartt III, a Notary Public in and for said County, in said State, hereby certify that Richard A. Kessler Jr. and Eileen M. Kessler whose name(s) are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of August, 20 01.

Philander K. Smartt III
Notary Public

My Commission Expires: 2/11/03

Inst # 2001-37336
08/30/2001-37336
09:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 51.00