

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

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Attorneys at Law  
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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

KENNETH M. RICHARDS  
2011 18TH STREET  
CALERA, AL. 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP****WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of SEVENTY EIGHT THOUSAND and 00/100 (\$78,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is acknowledged, we, NINA TURNER FRYE, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto KENNETH M. RICHARDS AND SALLY RICHARDS, HUSBAND AND WIFE, (herein referred to as GRANTEEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOTS 9 AND 10, BLOCK 263, ACCORDING TO THE SURVEY OF J. H. DUNSTAN'S MAP OF THE TOWN OF CALERA, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

**SUBJECT TO:**

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2000 WHICH CONSTITUTES A LIEN BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2001.
2. RIGHT OF WAY, RECORDED IN DEED VOLUME 285, PAGE 850, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
3. NOTE: THE OWNER'S POLICY TO BE ISSUED HEREUNDER WILL CONTAIN THE FOLLOWING EXCEPTION: COAL, OIL, GAS AND OTHER MINERAL INTERESTS IN, TO OR UNDER THE LAND HEREIN DESCRIBED ARE NOT INSURED.

\$66,300.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**TO HAVE AND TO HOLD** Unto the said GRANTEEES 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 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 the said GRANTEE(S), 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 noted 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(S), his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, NINA TURNER FRYE, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 17th day of August, 2001.

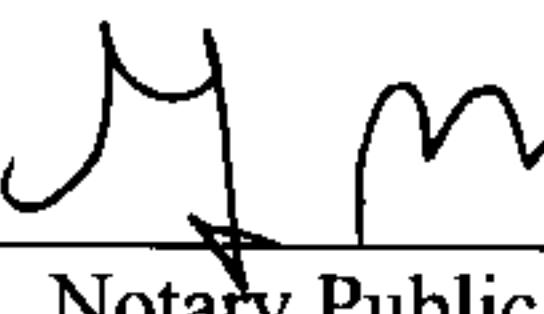
  
NINA TURNER FRYE

STATE OF ALABAMA)  
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that NINA TURNER FRYE, AN UNMARRIED PERSON, whose name(s) is (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 he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 17th day of August, 2001.

  
Notary Public

My commission expires: 9-29-01

Inst. # 2001-38032

08/05/2001-38032  
08:39 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 06 26.00