

This Instrument Was Prepared By:
Dickerson & Morse, P. C.
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
Jeffrey B. Benson
108 Tintern Abbey
Alabaster, Alabama 35007

STATE OF ALABAMA
COUNTY OF SHELBY

**WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR**

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **Five Hundred and no/100 Dollars (\$500.00)** to the undersigned in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Susan P. Kilgo a/k/a Susan Benson, a married woman** (hereinafter referred to as GRANTORS), hereby grant, bargain, sell and convey unto **Jeffrey B. Benson and wife, Susan Benson** (hereinafter referred to as GRANTEES), 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 the County of **Shelby** and State of Alabama, to-wit:

Lot 18, according to the Survey of Kingwood Townhomes, Phase One, as recorded in Map Book 9, Page 18, in the Probate Office of Shelby County, Alabama.

Note: \$69,200.00 of the above purchase price is in the form of a mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith. This is not the homestead property of the grantor as defined in Code of Alabama § 6-10-3.

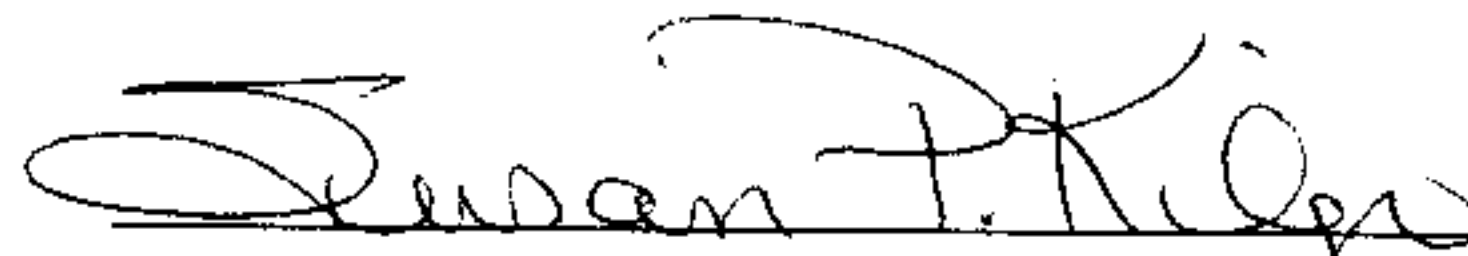
This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And said for , successors and assigns covenant with the said GRANTEES, their heirs and assigns, that lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that a good right to sell and convey the same as aforesaid; that will and heirs and assigns 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, I hereunto set my hand and seal on this the **7th** day of **September, 2001**.

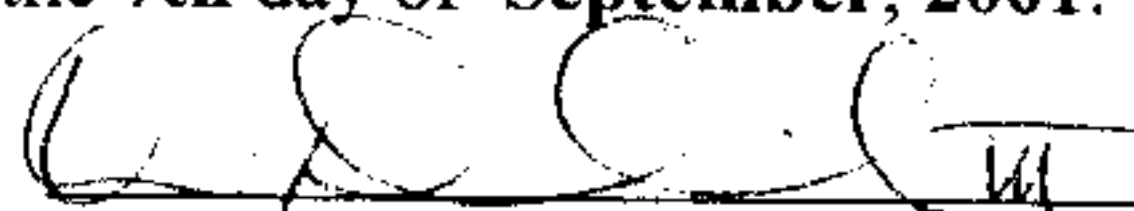


Susan P. Kilgo a/k/a Susan Benson

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Susan P. Kilgo a/k/a Susan Benson, a married woman** , whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **7th** day of **September, 2001**.



Onnie D. Dickerson, III, Notary Public

My Commission Expires: **4/23/2004**

09/13/2001-39613
09:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.50

Inst # 2001-39613