SEND TAX NOTICE TO: STEVEN BELL 128 ASHFORD WAY ALABASTER, AL 35007

WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR $^{\sim}$

STATE OF ALABAMA: **COUNTY OF Shelby:**

KNOW ALL MEN BY THESE PRESENTS, that in consideration of ONE HUNDRED THIRTY ONE THOUSAND AND 00/100 (\$131,000.00) and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by # the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, JOEL DANTE GRAHAM and GINA G. GRAHAM, HUSBAND AND WIFE, (herein referred to as GRANTOR(S), do hereby GRANT, BARGAIN, SELL and CONVEY unto STEVEN BELL and WENDY BELL, HUSBAND AND WIFE (herein referred to as GRANTEE(S) 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 16 ACCORDING TO THE 2ND PHASE OF CAMBRIDGE POINTE, 2ND SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 24, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA

14, 200 - OF THE PURCHASE PRICE WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD to the said 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 their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I(we) do for myself(ourselves) and for my(our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am(we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 21st day of Sentenber 2001

JOÉL DANTE GRAHAM

GINA G. GRAHAM

THE STATE OF ALABAMA: **COUNTY OF JEFFERSON**

I, the undersigned, a Notary Public in and for said County and State hereby certify that JOEL DANTE GRAHAM and GINA G. GRAHAM 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/they executed the same voluntarily on the day the same bears date/

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Given under my hand official seal this 21st day of September, 2001.

Notary Public

My commission exp:

Prepared by: STEWART & ASSOCIATES, P.C. 3595 GRANDVIEW PARKWAY, SUITE 350 BIRMINGHAM, AL 35243

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