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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

JEROME M. HENLEY
104 MAGNOLIA RIDGE CIRCLE
PELHAM, AL 35124

Inst # 2001-49163

11/14/2001-49163
08:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 56.50

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TEN THOUSAND SEVEN HUNDRED and 00/100 (\$210,700.00) DOLLARS to the undersigned grantor, JDS HOMES, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto JEROME M. HENLEY AND NINA R. HENLEY, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 418, ACCORDING TO THE MAP AND SURVEY OF WINDSTONE IV, AS RECORDED IN MAP BOOK 27, PAGE 55, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. 25 FOOT BUILDING LINE FROM MAGNOLIA RIDGE CIRCLE AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. 20 FOOT EASEMENT ALONG THE WEST AND NORTH SIDES OF LOT AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
4. RESTRICTIONS, PUBLIC UTILITY EASEMENTS, AND SETBACK LINES AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.

\$168,550.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, JDS HOMES, INC., by its PRESIDENT, DENNIS SIMS who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 15th day of October, 2001.

JDS HOMES, INC.

By: 
DENNIS SIMS, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DENNIS SIMS, whose name as PRESIDENT of JDS HOMES, INC., a corporation, 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, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 15th day of October, 2001.


Notary Public

My commission expires: 9.29.02

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