This instrument was prepared by: Shelly Moss Shelly Moss, L.L.C. 300 Union Hill Drive, Suite 200 Birmingham, Alabama 35209 Send tax notice to: Antwan Garnem #15 Meredith Way Montevallo, Alabama 35115

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

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

That in consideration of Forty Seven Thousand and 00/100 Dollars (\$47,000.00) to the undersigned grantor in hand paid by the grantees herein, the receipt whereof is acknowledged, I,

Avalanche Investments, Inc., an Alabama Corporation

(hereinafter referred to as "Grantor") do grant, bargain, sell and convey unto

Antwan Garnem and Zmorrod Garnem

(hereinafter referred to as "Grantees") as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 3, according to the Survey of Ripple Creek Estates, Phase I, as recorded in Map Book 13, Page 24, in the Probate Office of Shelby County, Alabama

Subject to:

- (1) 2001 ad valorem taxes not yet due and payable;
- (2) all mineral and mining rights not owned by the Grantor; and
- (3) all easements, rights-of-way, restrictions, covenants and encumbrances of record.
- (4) rights of redemption from mortgage foreclosure deed recorded in 2001-41664 dated September 18, 2001

TO HAVE AND TO HOLD unto 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 I do for myself and for my heirs, executors, and administrators covenant with Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have set my hand and seal, this 24th day of October, 2001.

Avalanche Investments, Inc. (Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Charles Rich, as President of Avalanche Investments, Inc., whose name is signed to the foregoing conveyance and with full authority as such Officer, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of (2001)

Notare Public. Shelkes. Moss My Companission Expires: 11-5-05

ST. T. William Co.

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