SEND TAX NOTICE TO: Nathan L. Davidson and Frances L. Davidson 3328 Sunny Meadows Court Birmingham, Alabama 35242

This instrument was prepared by C. Stephen Trimmier Trimmier Law Firm 2737 Highland Avenue Birmingham, Alabama 35205

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS:

SHELBY COUNTY

To the undersigned GRANTOR(S) in hand paid by the GRANTEE(S) herein, the receipt whereof is acknowledged,

Frances L. Davidson and Nathan L. Davidson, wife and husband

(herein referred to as GRANTOR(S)), do grant, bargain, sell and convey unto

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

LOT 7, ACCORDING TO THE MAP AND SURVEY OF SUNNY MEADOWS, 2ND SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 1 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to: (1) Taxes for the year 2002 and subsquent years. (2) Easments, restictions, reservations, rights-of-way, limitations, convenants and conditions of record, if any. (3) Mineral and mining rights of record, if any.

\$123,000.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously berewith.

Frances L. Davidson and Frances J. Lovoy is one in the same person.

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

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, 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, GRANTOR(S) have hereunto set my (our) hand(s) and scal(s), this November 19, 2001.

Frances L. Davidson

Nathan L. Davidson

STATE OF ALABAMA

General Acknowledgment

1, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Frances L. JEFFERSON COUNTY Davidson and husband Nathan L. Davidson whose names were signed to the foregoing conveyance, and who are known to me (or satisfactorily proven), acknowledged before me on this day, that, being informed of the contents of the conveyance executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of November, 2001.

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP Closers' Choice

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SHELBY COUNTY