

SEND TAX NOTICE TO:

(Name) Kevin L. McCroskey
166 Cliff Rd.
(Address) Sterrett, Al. 35147



20020515000229350 Pg 1/2 28.00
Shelby Cnty Judge of Probate, AL
05/15/2002 10:35:00 FILED/CERTIFIED

This instrument was prepared by

(Name) Patricia K. Martin, PC
2090 Columbiana Rd.
Birmingham, Al. 35216
(Address)

Form 1-1-5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGIC CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

STATE OF ALABAMA

Shelby COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two hundred seventy-one thousand eight hundred fifty-six and no/100ARS
(\$271,856.00)

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Charles D. Waller and his wife Karen L. Waller and Charles D. Waller and Karen L.
Waller as Co-Trustees of The Charles D. Waller and Karen L. Waller Revocable Living Trust
(herein referred to as grantors) do grant, bargain, sell and convey unto Agreement dated July 23, 1998

Kevin L. McCroskey and Laura L. McCroskey
(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in
Shelby County, Alabama to-wit:

Lot 611, according to the Survey of Forest Parks-6th Sector, 2nd Phase, as recorded
in Map Book 24, at Page 110, in the Probate Office of Shelby County, Alabama.
Mineral and mining rights excepted.
Subject to: All easements, restrictions and rights of way of record.

\$217,505.00 of the above mentioned purchase price was paid for from a mortgage loan
which was closed simultaneously herewith.

\$40,780.00 of the above mentioned purchase price was paid for from a mortgage loan
which was closed simultaneously herewith, and which is second and subordinate to the
first mortgage recited above.

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 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, we have hereunto set our hand(s) and seal(s), this 30
day of April, 2002

WITNESS:

Charles D. Waller (Seal)

Karen L. Waller as (Seal)
Co-Trustee of the Charles D. Waller and Karen L. Waller (Seal)
Revocable Living Trust dated 7/23/98 (Seal)
KAREN L. WALLER as Co-Trustee of The Charles
D. Waller and Karen L. Waller Revocable Living (Seal)
Trust dated 7/23/98

STATE OF ALABAMA }
Jefferson COUNTY }

Charles D. Waller as Co-Trustee of The
Charles D. Waller and Karen L. Waller (Seal)
Revocable Living Trust dated 7/23/98 (Seal)
Charles D. Waller as Co-Trustee of The
Charles D. Waller and Karen L. Waller (Seal)
Revocable Living Trust dated 7/23/98 (Seal)
Karen L. Waller (Seal)
KAREN L. WALLER

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Charles D. Waller and his wife Karen L. Waller
whose name s are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they have executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 30 day of April, 2002 A. D.,

Patricia K. Martin
Notary Public.

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county in said state hereby certify that Charles D. Waller and Karen L. Waller whose names as Co-Trustees of the Charles D. Waller and Karen L. Waller Revocable Living Trust dated July 23, 1998 are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, they in their capacities as Co-Trustees executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 30th day of April, 2002.

Patricia K. Nutter
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6/28/2004