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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

CHRISTOPHER R. RUCKER
808 MOCKERNUT ROAD
HOOVER, AL 35244

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 THIRTY THOUSAND and 00/100 (\$230,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, LAURA WATSON KELLY and HUSBAND, BART D. KELLY (herein referred to as GRANTORS) do grant, bargain, sell and convey unto CHRISTOPHER R. RUCKER and PATTI RUCKER, 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 832, ACCORDING TO THE SURVEY OF FIFTEENTH ADDITION, RIVERCHASE COUNTRY CLUB, RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 8, PAGE 168, IN THE PROBATE OFFICE 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 MINIMUM BUILDING SETBACK LINE FROM MOCKERNUT ROAD AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. 10 FOOT EASEMENT ON REAR OF SAID LOT AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
4. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED IN DEED VOLUME 127, PAGE 140, TOGETHER WITH THE APPURTENANT RIGHTS TO USE THE SURFACE.
5. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN MISC. VOLUME 14, PAGE 536 AND AMENDED IN MISC. VOLUME 17, PAGE 550 AND DEED BOOK 357, PAGE 444.
6. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN DEED VOLUME 179, PAGE 79; DEED VOLUME 127, PAGE 407; AND DEED VOLUME 356, PAGE 42.

7. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO UNDERGROUND RESIDENTIAL DISTRIBUTION SYSTEM AS RECORDED IN MISC. BOOK 56, PAGE 555 AND REFILED IN REAL VOLUME 7, PAGE 832.
8. TERMS, AGREEMENTS AND RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN MISC. BOOK 56, PAGE 554.
9. EASEMENTS TO UNDERGROUND CABLES AS RECORDED IN MISC. BOOK 56, PAGE 554 AND REAL BOOK 7, PAGE 8.


LAURA WATSON KELLY AND LAURA WATSON SMITH ARE ONE AND THE SAME PERSON.


\$218,500.00 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, LAURA WATSON KELLY and HUSBAND, BART D. KELLY, have hereunto set his, her or their signature(s) and seal(s), this the 26th day of June, 2002.


LAURA WATSON KELLY

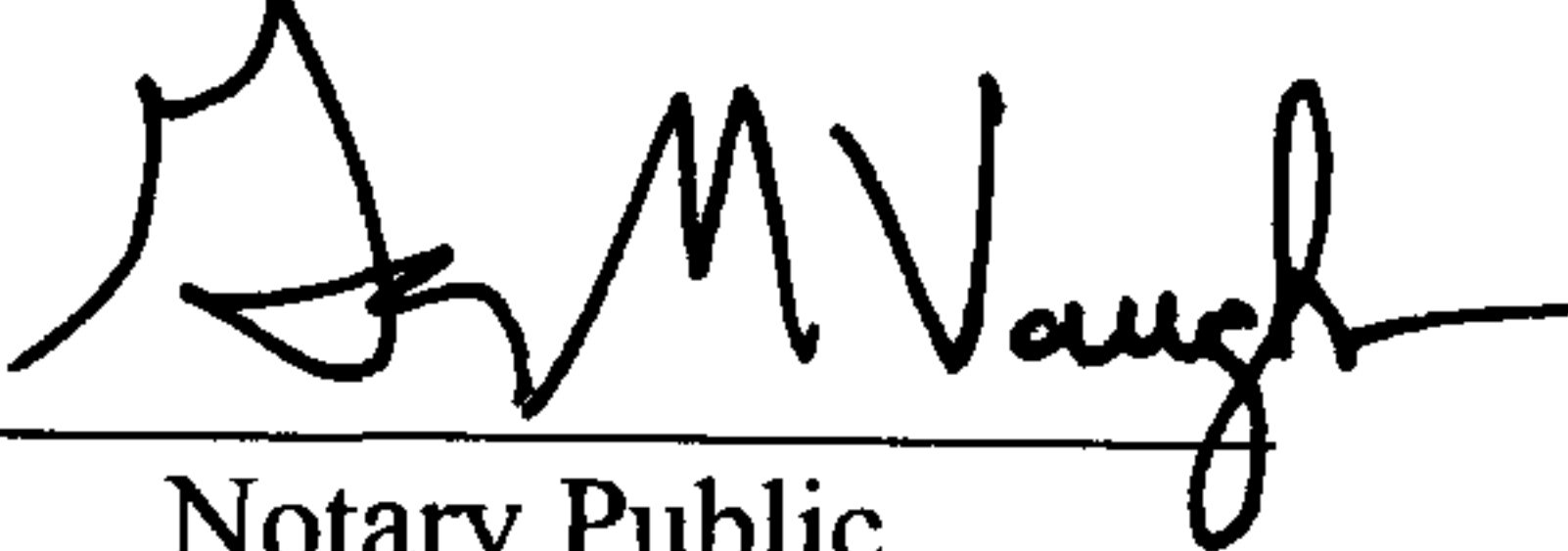

BART D. KELLY

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LAURA WATSON KELLY and HUSBAND, BART D. KELLY, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 26th day of June, 2002.


Notary Public

My commission expires: 9.29.02