

7351

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

STEPHEN P. LLOYD
2004 AMBERLEY WOODS TRL
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of FIVE HUNDRED and 00/100 (\$500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, STEPHEN P. LLOYD and DANA LLOYD, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto STEPHEN P. LLOYD and DANA LLOYD, 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 103, ACCORDING TO THE SURVEY OF AMBERLEY WOODS, 4TH SECTOR, AS RECORDED IN MAP BOOK 21, PAGE 14, 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. 20 FOOT BUILDING LINE, AS SHOWN BY RECORDED MAP.
3. 15 FOOT EASEMENT ON REAR, AS SHOWN BY RECORDED MAP.
4. SUBDIVISION RESTRICTIONS SHOWN ON RECORD PLAT, PROVIDE FOR CONSTRUCTION OR SINGLE FAMILY RESIDENCES ONLY.
5. EASEMENT OF UNDETERMINED WIDTH FOR CONCRETE FLUME, AS SHOWN BY RECORDED MAP.
6. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN INSTRUMENT #1996-15357, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN VOLUME 55, PAGE 454; VOLUME 52, PAGE 10 AND VOLUME 52, PAGE 193, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. EASEMENT TO PLANTATION PIPELINE COMPANY RECORDED IN VOLUME 113, PAGE 59; VOLUME 112, PAGE 277; VOLUME 112, PAGE 362 AND VOLUME 112,

PAGE 586 , IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

9. EASEMENT TO J. HARRIS DEVELOPMENT RECORDED IN VOLUME 299, PAGE 358, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. EASEMENT TO SOUTHERN NATURAL GAS RECORDED IN VOLUME 91, PAGE 283, IN THE PROBATE OFFICE.
11. EASEMENT TO COLONIAL PIPELINE RECORDED IN VOLUME 223, PAGE 431; VOLUME 263, PAGE 211; REAL 286, PAGE 81 AND INSTRUMENT #1995-30589, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
12. SEWER EASEMENT RECORDED IN VOLUME 301, PAGE 209, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$122,200.00 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, STEPHEN P. LLOYD and DANA LLOYD, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 24th day of June, 2002.


STEPHEN P. LLOYD

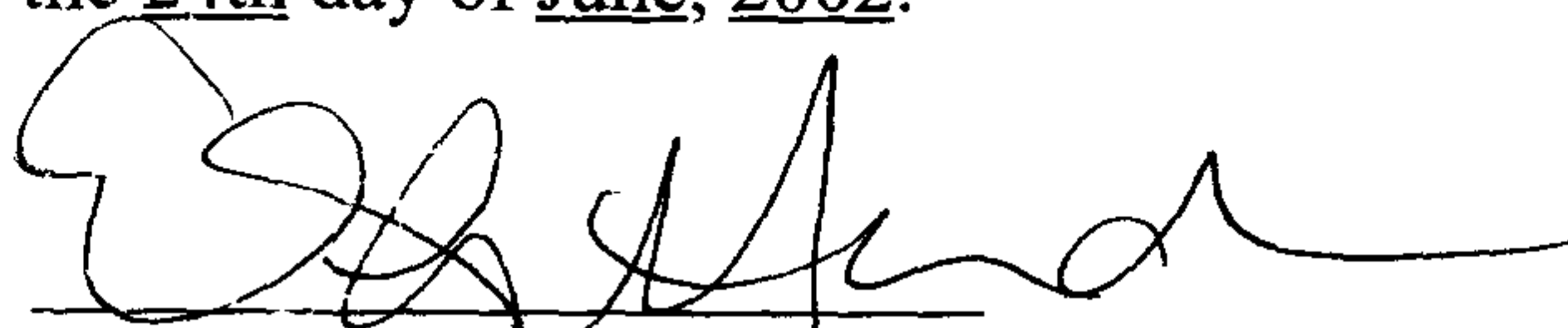

DANA LLOYD

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that STEPHEN P. LLOYD and DANA LLOYD, HUSBAND AND WIFE, 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 24th day of June, 2002.


Notary Public

My commission expires: 10.2.05