



## WARRANTY DEED

STATE OF ALABAMA ) **SEND TAX NOTICE TO:**  
 ) Richard A. Koski  
COUNTY OF Shelby ) 120 Cedar Cove Drive  
Pelham, AL 35124

**THIS INSTRUMENT PREPARED BY:** David C. Skinner, 2700 Rogers Drive, Suite 208; Birmingham, AL 35209; (205) 871-9566. No title opinion requested, none rendered.

**KNOW ALL MEN BY THESE PRESENTS** that Julie A. O'Brien, a single individual, (hereinafter "GRANTOR"), for and in consideration of the sum of **\$177,000.00**, to him/her in hand paid, the receipt and sufficiency of which is hereby acknowledged, GRANTOR hereby grants, bargains, sells and conveys to Richard A. Koski and Frances F. Chancey (hereinafter "GRANTEES"), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, that property and interest described as follows:

Lot 11, Block 1, according to the Survey of Cedar Cove, Phase III, as recorded in Map Book 10, page 34, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

LESS AND EXCEPT a portion of said Lot 11, which creates an overlap with Lot 10, Block 1 of Cedar Cove, Phase II, as recorded in Map Book 9, page 111, in the Probate Office of Shelby County, Alabama, said exception being more particularly described as follows:

Commence at the Northwest corner of Lot 11, Block 1 of Cedar Cove, Phase III, as recorded in Map Book 10, page 34, in the Probate Office of Shelby County, Alabama; thence run East along the North line of said Lot 11 a distance of 190.87 feet to the point of beginning of said exception; thence continue East along the last described course a distance of 27.97 feet; thence turn right 50°41'51" and run Southeasterly a distance of 187.34 feet to the Northwesterly right of way line of Cedar Cove Drive; said right of way being in a curve to the left, running Southwesterly having a radius of 180.0 feet; thence from the last described course, turn right and run Southwesterly along said right of way line an arc distance of 12.81 feet; thence turn right and run Northwesterly a distance of 205.51 feet to the point of beginning; being situated in Shelby County, Alabama.

\$169,505.00 of the purchase price was paid with a contemporaneous Purchase Money Mortgage.

**SUBJECT TO, EXCEPT AND RESERVING:** (a) all reservations, easements, rights-of-way, encumbrances, exceptions, covenants, restrictions, and any and all other interests affecting the property whatsoever (of record or otherwise), (b) any and all taxes, dues, assessments or other charges due or to become due on the property, (c) all encumbrances and encroachments which a reasonable inspection of the premises would reveal and (d) any and all mining, mineral or other similar rights interests whatsoever (of record or otherwise).

**TO HAVE AND TO HOLD** the foregoing premises, together with all and singular the tenements and appurtenances thereto belonging or any wise appertaining except as otherwise noted or excepted above, to the said GRANTEES, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the successors, heirs and assigns of the survivor forever.

**GRANTOR DOES HEREBY COVENANT**, for himself/herself, his/her successors, heirs and assigns, with GRANTEES, their successors, heirs and assigns, that GRANTOR is at the time of these presents, lawfully seized in fee simple of the afore granted premises; (b) that they are free from all encumbrances, unless otherwise noted or excepted above, (c) that GRANTOR has a good right to sell and convey the same and (d) that GRANTOR will warrant and defend the said premises to said GRANTEES, their successors, heirs and assigns, forever against the lawful claims and demands of all persons.

**GRANTOR HAS HERETO** set his/her hand and seal on July 29, 2002.

Julie A. O'Brien

**STATE OF ALABAMA**  
**COUNTY OF Jefferson**

**I, THE UNDERSIGNED AUTHORITY**, a Notary Public in and for said county, hereby certify that Julie A. O'Brien whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that being informed of the contents of the said instrument, they executed the same voluntarily on the day and year set forth above.

**GIVEN UNDER MY HAND**, on July 29, 2002.

NOTARY PUBLIC

