

✓ This instrument prepared by:  
Anthony D. Snable, Attorney  
1629 11th Avenue South  
Birmingham, Alabama 35205  
(File)

SEND TAX NOTICE TO:  
LAURENCE SOMERVILLE  
TERESA SOMERVILLE  
2229 OLD CAHABA PLACE  
HELENA, AL 35080

STATUTORY WARRANTY DEED  
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

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STATE OF ALABAMA  
JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of **ONE HUNDRED EIGHTY NINE THOUSAND NINE HUNDRED and 00/100 DOLLARS (\$189,900.00)** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, **PINNACLE BANK, A CORPORATION** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **LAURENCE SOMERVILLE and TERESA SOMERVILLE** (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in **SHELBY** County, Alabama to-wit:

**LOT 425, ACCORDING TO THE SURVEY OF AMENDED MAP OF OLD CAHABA LAKEWOOD SECTOR, AS RECORDED IN MAP BOOK 25, PAGE 26, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

SUBJECT TO:

1. Advalorem property taxes for the current tax year, 2002.
2. Easements, restrictions, covenants and reservations of record.
3. All outstanding rights of redemption in favor of all persons or entities to redeem the property from the mortgage foreclosure sale dated MAY 19, 2000. Said rights to expire one year from MAY 19, 2000.

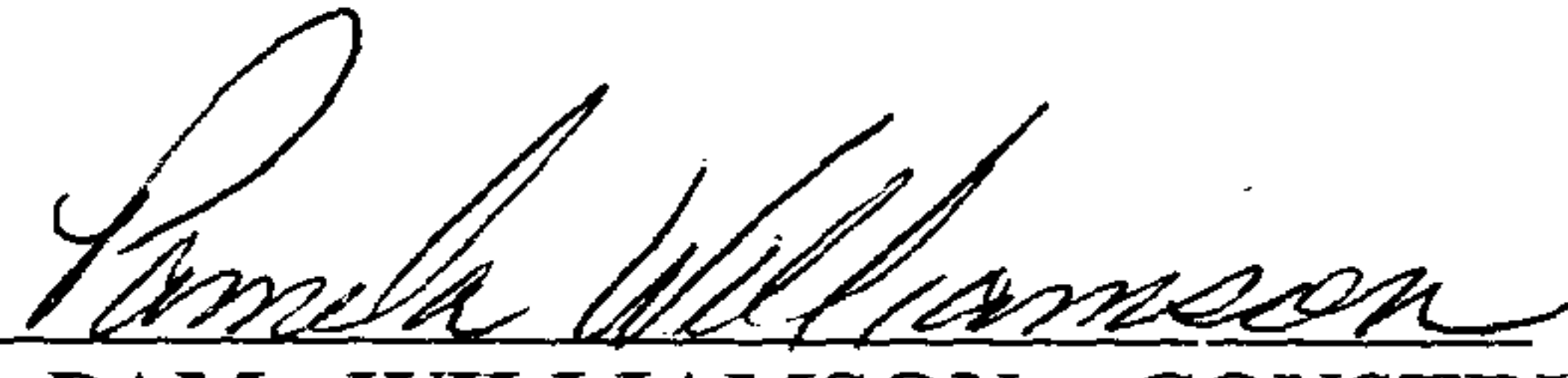
**\$180,400.00** of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

**The building and improvements located and situated on said real property are being sold and conveyed to Grantees in their "as is" and "whereas" condition and Grantor makes no warranties or representations as to the condition of said buildings and improvements. Grantees have been afforded an opportunity to examine or cause to be examined the said buildings and improvements and they are accepting the same in reliance upon their inspection of such buildings and improvements.**

TO HAVE AND TO HOLD to 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.

IN WITNESS WHEREOF, the said **Pinnacle Bank** by **PAM WILLIAMSON** it's **CONSTRUCTION LOAN OFFICER**, who is authorized to execute this conveyance, has hereto set it's signature and seal this 26<sup>th</sup> day of July, 2002.

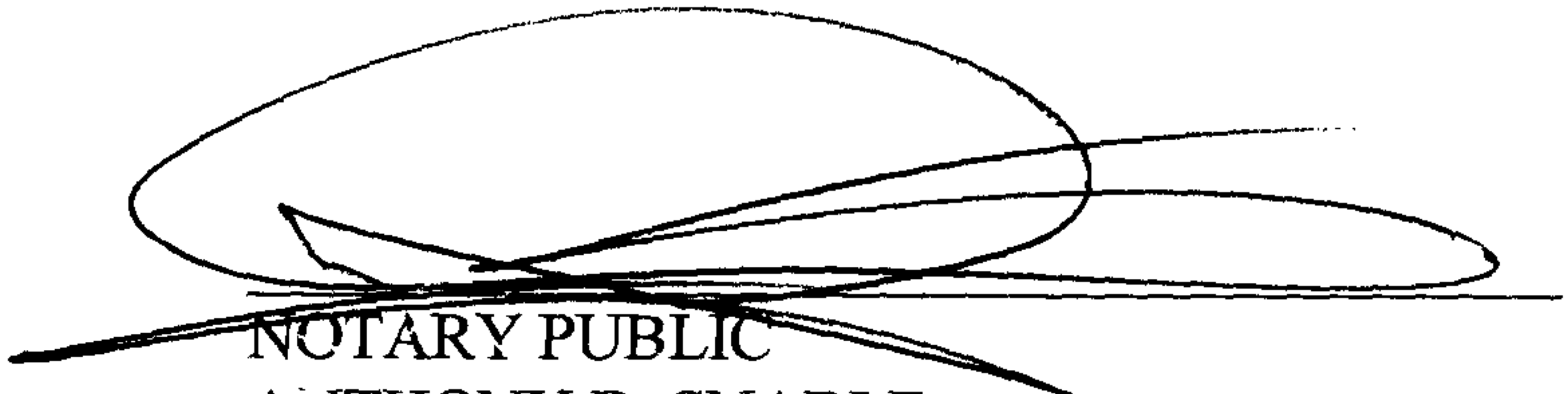
**Pinnacle Bank**

By:   
Its: **PAM WILLIAMSON, CONSTRUCTION  
LOAN OFFICER**

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that **PAM WILLIAMSON**, whose name as **CONSTRUCTION LOAN OFFICER** of **Pinnacle Bank, a corporation** is 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, **she** as such **officer** and with full authority executed the same for and as the act of said **corporation**.

GIVEN under my hand and official seal on this the 26<sup>th</sup> day of July, 2002.

  
NOTARY PUBLIC  
ANTHONY D. SNABLE  
My Commission Expires: 11/2/03