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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Attorneys at Law
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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

JIMMY DALE VERNON
124 SHADY HILLS CIRCLE
CALERA, AL 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THIRTY THOUSAND and 00/100 (\$130,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, GINGER A. WOODHAM, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JIMMY DALE VERNON AND BRIDGET A. VERNON, 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 8, SHADY HILLS A SUBDIVISION ACCORDING TO A MAP OR PLAT THEREOF WHICH IS ON FILE OF RECORD IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, IN MAP BOOK 16, PAGE 83, REFERENCE TO WHICH IS HEREBY MADE IN AID OF AND AS A PART OF THIS DESCRIPTION.

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. ANY PRIOR RESERVATION OR CONVEYANCE, TOGETHER WITH RELEASE OF DAMAGES, OF MINERALS OF EVERY KIND AND CHARACTER. INCLUDING, BUT NOT LIMITED TO, OIL, GAS, SAND AND GRAVEL IN, ON AND UNDER SUBJECT PROPERTY.
3. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR, OR MATERIAL HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
4. ENCROACHMENTS, OVERLAPS, VARIATION IN AREA OR IN MEASUREMENTS, BOUNDARY LINE DISPUTES, ROADWAYS, AND MATTERS NO OF RECORD, INCLUDING LACK OF ACCESS, WHICH WOULD BE DISCLOSED BY AND ACCURATE SURVEY AND INSPECTION OF THE PROPERTY.
5. EASEMENTS OR OTHER USES OF SUBJECT PROPERTY NO VISIBLE FROM THE SURFACE, OR EASEMENTS OR CLAIMS OF EASEMENTS, NOT SHOWN BY THE PUBLIC RECORD.

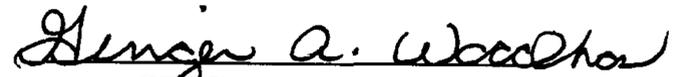
6. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS.
7. RESTRICTIVE COVENANTS, IF ANY.

\$104,000.00 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, GINGER A. WOODHAM, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of July, 2002.


GINGER A. WOODHAM

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GINGER A. WOODHAM, AN UNMARRIED PERSON, 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 31st day of July, 2002.



Notary Public

My commission expires: 9.27.02