

This instrument was prepared by:

William R. Justice  
P.O. Box 1144 Columbiana, Alabama 35051

Grantees' address:  
5312 South Shades Crest Road  
Bessemer, AL 35022

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

**STATE OF ALABAMA**

**SHELBY COUNTY**

**KNOW ALL MEN BY THESE PRESENTS,**



20021122000585810 Pg 1/2 29.50  
Shelby Cnty Judge of Probate, AL  
11/22/2002 14:10:00 FILED/CERTIFIED

That in consideration of Fifty Thousand and no/100 DOLLARS (\$50,000.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, the undersigned Graham N. Webster and Ruby Webster, husband and wife (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto Samer Charif and Samantha Dyane Charif (herein referred to as 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, the following described real estate situated in SHELBY County, Alabama to-wit:

Lot 1, according to the map of a resubdivision of Lots 1 & 4 South Cove, 3rd Sector, recorded in Map Book 21, Page 70, in the Probate Office of Shelby County, Alabama.

Subject to the following:

1. Restrictions and conditions on recorded plat.
2. Restrictive covenants recorded in Real Book 267, Page 890, amended restrictions recorded in Instrument # 1994-31178 and Instrument # 1996-24093 in the Probate Office of Shelby County, Alabama.
3. 40-foot building set back line from South Cove Court and Shelby County Highway No. 1 as shown on recorded map.
4. 15-foot utility easement across the south side of said lot as shown on recorded map.
5. Shelby County Department of Planning & Development requires that as long as this subdivision remains private, the roads, structures and drainage shall be maintained by the property owners. It is therefore expressly made a condition of this conveyance that the Grantee shall contribute ratably with the other property owners in the subdivision to the cost of any materials and labor used in the repair and maintenance of South Cove Court, drainage facilities, and structures associated therewith as shown on the plat of said subdivision. This duty to repair and maintain shall continue until such time as, if, and when the subdivision becomes public.

\$37,500.00 of the consideration stated above was paid by a purchase money mortgage executed simultaneously herewith.

TO HAVE AND TO HOLD 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 heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And GRANTOR does for GRANTOR and for GRANTOR'S heirs, executors, and administrators

*WRS / Anna M...*

covenant with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and GRANTOR'S heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, GRANTOR has hereunto set GRANTOR'S hand and seal, this 21st day of November, 2002.

Ruby Webster  
Ruby Webster

Graham N. Webster  
Graham N. Webster

Ruby Webster  
by Ruby Webster as Attorney in Fact for  
Graham N. Webster

STATE OF ALABAMA

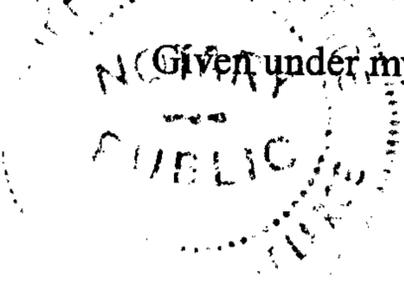
COUNTY OF SHELBY

Acknowledgment by Attorney in Fact

20021122000585810 Pg 2/2 29.50  
Shelby Cnty Judge of Probate, AL  
11/22/2002 14:10:00 FILED/CERTIFIED

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ruby Webster, whose name as Attorney in Fact for Graham N. Webster, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, as such Attorney in Fact and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said Graham N. Webster.

Given under my hand and official seal, this the 21st day of November, 2002.



Melissa R. Justice  
Notary Public

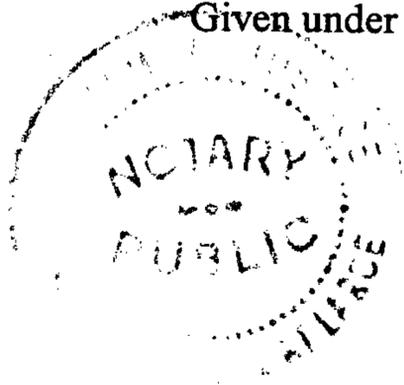
STATE OF ALABAMA

SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ruby Webster, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of November, 2002.



Melissa R. Justice  
Notary Public