

This instrument was prepared
by

A, Vincent Brown, Jr.
510 North 18th Street
Bessemer, AL 35020

SEND TAX NOTICE TO:

LARRY J. KEEL, JR.
1650 SOUTH POINTE DRIVE
BIRMINGHAM, AL 35244

File #503-20

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Seventy-Three Thousand and 00/100 (\$273000) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, W. BRENT DAVIS and wife, SHARON A. DAVIS (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto LARRY J. KEEL, JR. and SUZANNE M. KEEL (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 12, ACCORDING TO THE SURVEY OF SOUTHPOINTE, FIRST SECTOR, AS RECORDED IN MAP BOOK 11, PAGE 83. IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Taxes for the year beginning October 1, 2002, which constitutes a lien, but are not yet due and payable until October 1, 2003.
2. Easements and building line as shown on recorded map.
3. Restrictions appearing of record in Book 166, Page 956.
4. Right of Way granted to Alabama Power Company by instrument recorded in Deed Book 139, Page 429, and Book 167, Page 295.
5. Right of Way granted to South Central Bell Telephone Company by instrument recorded in Book 188, Page 843.
6. Agreement with Alabama Power Company for underground residential distribution, as recorded in Book 160, Page 657.
7. Terms, agreements and right of way to Alabama Power Company, as recorded in Book 160, Page 666.
8. Restrictions as shown on recorded maps.

\$245,700.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.


TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we, **W. BRENT DAVIS** and **SHARON A. DAVIS**, have hereunto set our hands and seals this 16th day of May, 2003.

 (SEAL)
W. BRENT DAVIS

 (SEAL)
SHARON A. DAVIS

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **W. BRENT DAVIS** and wife, **SHARON A. DAVIS** 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/THEY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16th day of May, 2003.


Notary Public

My commission expires 11-29-2007