20030811000522650 Pg 1/1 95.00
Shelby Cnty Judge of Probate,AL
08/11/2003 09:06:00 FILED/CERTIFIED

WARRANTY DEED

STATE OF ALABAMA)
)
COUNTY OF Shelby)

SEND TAX NOTICE TO:
Robert M. Savage,Karen G. Savage
1010 Oak Meadows Road
Birmingham, Alabama 35242

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 Kevin M. McCallum, a married individual, and Sheila K. McCallum, his/her spouse, (hereinafter "GRANTOR"), for and in consideration of the sum of **$272,000.00**, to them in hand paid, the receipt and sufficiency of which is hereby acknowledged, GRANTOR hereby grants, bargains, sells and conveys to Robert M. Savage and Karen G. Savage (hereinafter "GRANTEE"), 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 25, according to the Survey of Oak Meadows, 1st Sector, as recorded in Map Book 20, Page 71, in the Probate Office of Shelby County, Alabama.

$188,000.00 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 of record affecting the property whatsoever, (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.

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 GRANTEE, 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 GRANTEE, 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 GRANTEE, 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 August 7, 2003

Kevin M. McCallum

Sheila K. McCallum

STATE OF ALABAMA
COUNTY OF Shelby

I, THE UNDERSIGNED AUTHORITY, a Notary Public in and for said county, hereby certify that Kevin M. McCallum and Sheila K. McCallum 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 August 7, 2003.

NOTARY PUBLIC:

DAVID C. SKINNER
NOTARY
PUBLIC
ALABAMA STATE AT LARGE
Comm. Expires
15 NOV 2006