

This instrument was prepared by

Send Tax Notice To: RACHEL L. MEREDITH

(Name) GENE W. GRAY, JR.

name

1267 AMBERLEY WOODS DRIVE

address

HELENA, ALABAMA 35080

(Address) 2100 SOUTHBRIDGE PARKWAY, #638
BIRMINGHAM, ALABAMA 35209

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY



KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FORTY TWO THOUSAND ONE HUNDRED FORTY AND NO/100-----
----- DOLLARS (\$142,140.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
JEFF T. GRAY AND WIFE, TINA GRAY

(herein referred to as grantors) do grant, bargain, sell and convey unto RACHEL L. MEREDITH AND HUSBAND, JOSHUA S. MEREDITH

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
SHELBY County, Alabama to-wit:

LOT 117, ACCORDING TO THE SURVEY OF AMENDED MAP OF AMBERLY WOODS, 6TH SECTOR,
AS RECORDED IN MAP BOOK 22, PAGE 48, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

SUBJECT TO:

ADVORLEM TAXES DUE OCTOBER 1, 2003.

BUILDING LINE, EASEMENTS AND RESTRICTIONS AS SHOWN ON RECORD MAP.

RESTRICTIONS AND COVENANTS RECORDED IN INSTRUMENT NO. 1996-22744 AND INSTRUMENT
NO. 1997-01460.

RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN INSTRUMENT NO.
1998-34329.

\$137850.00 OF THE CONSIDERATION WAS PAID FROM A MORTGAGE LOAN.

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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 18th
day of September, 2003.

(Seal)

(Seal)

(Seal)

JEFF T. GRAY (Seal)
TINA GRAY (Seal)

(Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that
JEFF T. GRAY AND WIFE, TINA GRAY
whose name(s) are 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 they executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 18th day of September A.D., 2003

GENE W. GRAY, JR.

Notary Public