


THIS INSTRUMENT PREPARED BY:
Douglas H. Scofield, Atty
P O BOX 381704
BIRMINGHAM, AL 35238

**WARRANTY DEED WITH JOINT
RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA
COUNTY OF SHELBY


20031008000676270 Pg 1/1 33.50
Shelby Cnty Judge of Probate, AL
10/08/2003 09:56:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of SEVENTY EIGHT THOUSAND AND No/100, DOLLARS (\$109,600.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **AMERICAN HOMES AND LAND, A CORPORATION DOING BUSINESS IN SHELBY COUNTY, ALABAMA**, (hereinafter called "Grantor") does hereby GRANT, BARGAIN, SELL AND CONVEY unto **JOSEPH E. PHILLIPS AND KATYA S. PHILLIPS, Husband and wife**, as Joint Tenants with Right of Survivorship (hereinafter called "Grantees"), the following described real estate, situated in **SHELBY County, Alabama**, to-wit:

LOT 511, ACCORDING TO THE MAP AND SURVEY OF FOREST LAKES 10TH SECTOR, AS RECORDED IN MAP BOOK 31, PAGE 25 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Together with any improvements and/or personal property affixed thereto.

This conveyance is made subject to the following:

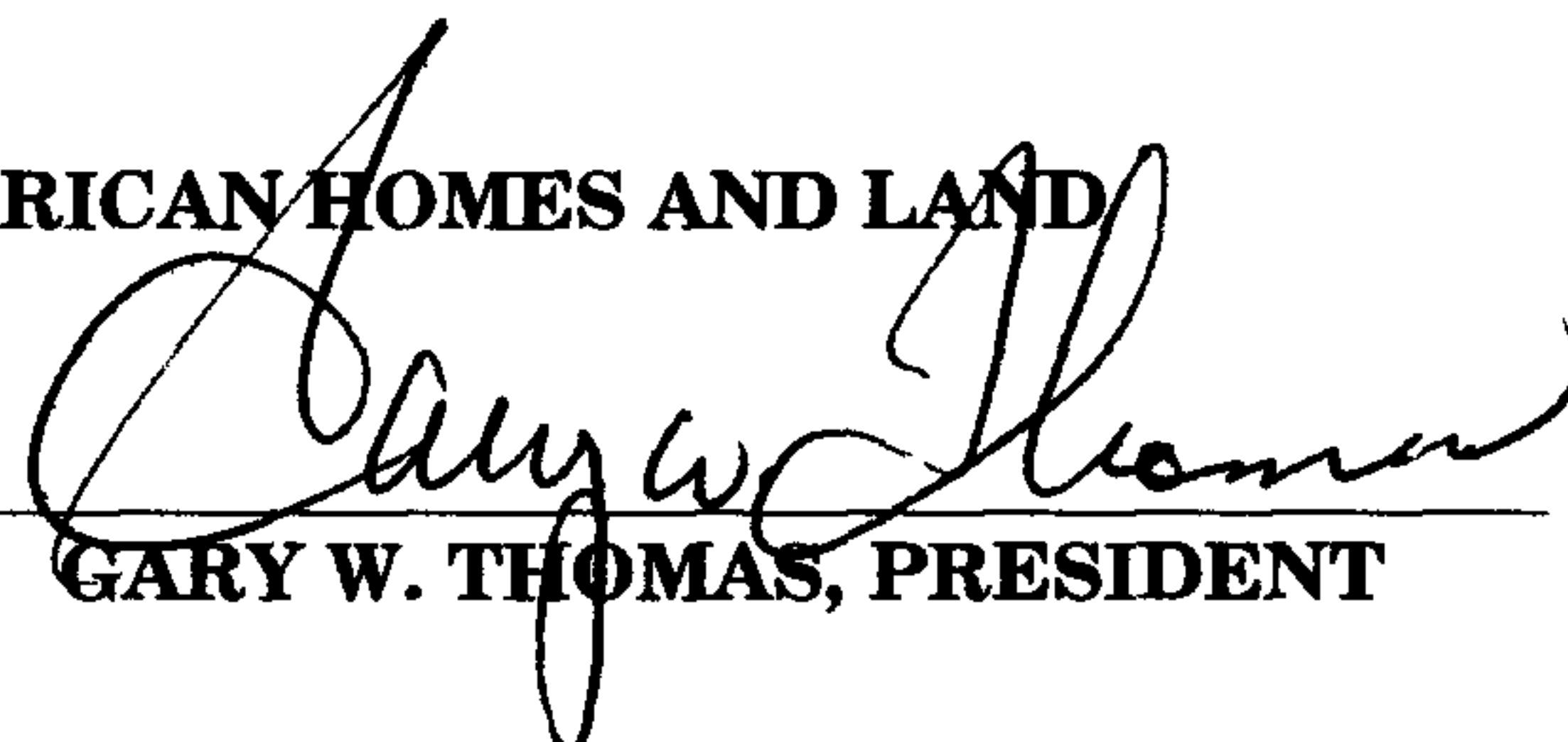
1. Taxes due October 1, 2003.
2. Any and all exceptions of record.

TO HAVE AND TO HOLD unto the said Grantees heirs and assigns, forever.

And the Grantor does hereby covenant with Grantee, except as above noted that, at the time of delivery of this Deed, the premises were free from all encumbrances made by them and that they shall warrant and defend the same against the lawful claims and demands of all persons claiming by, through and under them as Grantors herein abut not otherwise.

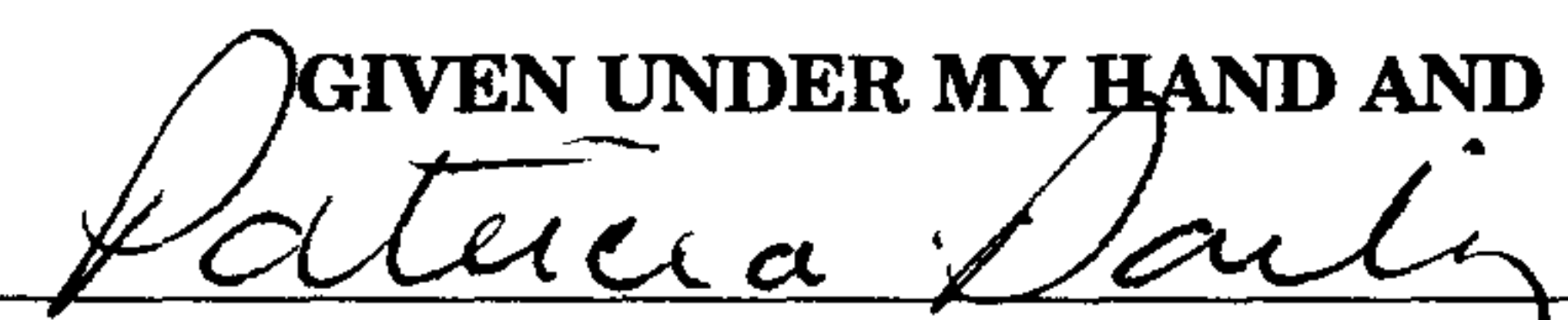
IN WITNESS WHEREOF, the Grantors have executed this Deed on this the 19TH day of SEPTEMBER, 2003.

AMERICAN HOMES AND LAND

X 
BY: **GARY W. THOMAS, PRESIDENT**

STATE OF ALABAMA
SHELBY COUNTY

I, Patricia Dawkins a Notary Public, in and for said state and county, hereby certify that **GARY W. THOMAS, PRESIDENT, AMERICAN HOMES AND LAND** whose name is/are signed to the foregoing Warranty Deed, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the Deed, that he, as such officer, and with full authority, executed the same voluntarily for and as the act of the corporation on the day the same bears dated.


GIVEN UNDER MY HAND AND OFFICIAL SEAL on this the 19TH day of SEPTEMBER, 2003.
Notary Public:
My Commission Expires: 5/23/2005

(Seal)

