


SEND TAX NOTICES TO:
Richard L. Cryder & Mary Louise Cryder
2434 Royal Lane
Pelham, Alabama 35124


20031028000719740 Pg 1/1 67.50
Shelby Cnty Judge of Probate, AL
10/28/2003 14:05:00 FILED/CERTIFIED

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Fifty-Six Thousand Two Hundred and no/100 Dollars (\$156,200.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, JUDY C. ROBERTSON, AN UNMARRIED WOMAN, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto, RICHARD L. CRYDER and MARY LOUISE CRYDER, (herein referred to as "Grantees"), as joint tenants with rights of survivorship, her interest in the following described real estate situated in SHELBY County, Alabama, to wit:

Lot 18, according to the Survey of Royal Oaks, 2nd Sector, as recorded in Map Book 7, Page 77, in the Probate Office of Shelby County, Alabama

Subject to all easements, restrictions, covenants, rights of way of record; taxes for 2004 and subsequent years not yet due and payable.

\$ 100,000.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for her heirs and executors, successors and assigns, covenant with said Grantees, their heirs, executors, successors and assigns, that Grantors are lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and her heirs and executors, successors and assigns shall warrant and defend same to said Grantees, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.


IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 24th day of October, 2003.


(GRANTOR) Judy C. Robertson

STATE OF ALABAMA)
JEFFERSON COUNTY)

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

Given under my hand and official seal, this the 24th day of October, 2003.


NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244