

20031217000812110 Pg 1/1 12.00
 Shelby Cnty Judge of Probate, AL
 12/17/2003 15:33:00 FILED/CERTIFIED

**CORPORATION FORM WARRANTY DEED,
 JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

This instrument was prepared by:
 B. CHRISTOPHER BATTLES
 3150 HIGHWAY 52 WEST
 PELHAM, AL 35124

Send tax notice to:
 Mitchell Reed and Annette Reed
 105 Royal Chase Drive
 Pelham, Alabama 35124

**STATE OF ALABAMA
 COUNTY OF SHELBY**

Know All Men by These Presents: That in consideration of One hundred ninety five thousand seven hundred and no/100 (\$195,700.00) to the undersigned grantor, a corporation, in hand paid by the grantee herein, the receipt where is acknowledged, I or we, M & T Mortgage Corporation (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Mitchell Reed and Annette Reed (herein referred to as grantee, as joint tenants of survivorship whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 10, according to the Survey of Royal Oaks, 5th Sector, a residential subdivision, as recorded in Map Book 15, Page 93, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted

Subject to existing easements, restrictions, set-back lines, right of way, limitations, if any of record.

\$156,560.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

\$39,140.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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 grantee, 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, the said grantor M & T Mortgage Corporation, by DIANA ROBINSON, its ASSISTANT VICE PRESIDENT who is authorized to execute this conveyance, has hereunto set and seal(s) this 17th day of November, 2003.

STATE OF NEW YORK
 COUNTY OF ERIE

[Signature]
 M & T Mortgage Corporation
 By: Diana Robinson
 Its: Assistant Vice President

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that DIANA ROBINSON, whose name as ASSISTANT VICE PRESIDENT of M & T Mortgage Corporation, a corporation is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, he/she, as such officer and with full authority executed the same voluntarily for and as act of said corporation.

Given under my hand and official seal, this 17th day of November, 2003.

[Signature]
 Notary Public
 My Commission Expires: 3/15/04

THOMAS M ORRANGE
 Notary Public, State of New York
 Qualified in Erie County
 My Commission Expires Mar. 5, 20 7