Send Tax Notice to:
Anthony Spivey
159 Windsor Lane
Pelham AL 35124
PID# 149310000001051

CORPORATE FORM SPECIAL WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SUVIVOR

STATE OF ALABAMA SHELBY COUNTY

20040317000135140 Pg 1/2 47.50 Shelby Cnty Judge of Probate, AL 03/17/2004 09:20:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of

Three Hundred Thirty Thousand Seven Hundred Fourteen and 00/100 (\$330,714.00) Dollars

in hand paid to the undersigned

The Provident Bank

an Ohio Banking Corporation, (herein referred to as Grantor) who does, by these presents, hereby grant, bargain, sell and convey unto

Anthony Spivey and Crystal Spivey

(hereinafter referred to as Grantees), for and during their joint lives and upon the death of any or either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in **Shelby** County, Alabama, **TO WIT:**

Lot 1325, according to the Amended Map of Weatherly Wixford Forest, Sector 13, as recorded in Map Book 22, Page 23 A & B, in the Probate Office of Shelby County, Alabama.

\$ 297,642.00 of the above recited consideration was paid from the proceeds of a purchase money mortgage recorded simultaneously herewith.

Subject to easements, rights of way, covenants, restrictions and conditions of record.

Subject to Ad Valorem taxes for the year 2004, and subsequent years, not yet due and payable.

Subject to Mineral and Mining Rights of record and all rights and privileges incident thereto.

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

GRANTOR makes no representation or warranties of any kind or character, expressed or implied, as to the condition of the material and workmanship in the dwelling house located on said property. The Grantee(s) have inspected and examined the property and are purchasing the same based on no representation or warranties, expressed or implied, made by Grantor, but on their own judgment.

TO HAVE AND TO HOLD, To the said Grantees, for and during their joint lives and upon the death of any or either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor 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 in and to the property described hereinabove 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 HEREBY COVENANT with the Grantee, except as above noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under it, but against none other.

| IN WITNESS WHEREOF, the said Granexecute this conveyance, hereto set its sign | ntor by its undersigned authorities, when the and seal this the day of | ho are authorized to February, 2004. |
|---|--|--|
| | The Provident Bank | 20040317000135140 Pg 2/2 47.50 Shelby Cnty Judge of Probate,AL 03/17/2004 09:20:00 FILED/CERTIFIED |
| | By: McCoy, Vice-P | |
| | | |

State of Ohio: County of Hamilton:

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that M.B. McCoy and Deborah Martin, whose names as Vice-President and Authorized Agent of **The Provident Bank** are signed to the foregoing conveyance, and who are known to me, acknowledged before on this day that, being informed of the contents of the conveyance, he/she/they as such officers, and with full authority, executed the same voluntarily for, and as the act of, said Corporation on the day the same bears date.

Given under my hand and official seal this the ____ day of February, 2004.

File No.: 04040RB

This Instrument Prepared By:
W. Russell Beals, Jr., Attorney
4898 Valleydale Road #B3
Birmingham, AL 35242

Expires:

Deborah Martin, Authorized Agent

KAY E. PIERCE

Notary Public, State of Ohio

My Commission Expires

December 16, 2008