

SEND TAX NOTICE TO: JENNIFER C. PALMER AND JEFFREY D. PALMER  
3813 BENT RIVER ROAD  
BIRMINGHAM, ALABAMA 35216

## WARRANTY DEED

### WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:  
COUNTY OF SHELBY:

**KNOW ALL MEN BY THESE PRESENTS**, that in consideration of \$250,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **JOHN W. RUTLEDGE and KELLI L. RUTLEDGE, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S)), do hereby GRANT, BARGAIN, SELL and CONVEY unto **JENNIFER C. PALMER and JEFFREY D. PALMER, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S)) for and during their joint lives and upon the death of 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 the **County of SHELBY, and State of Alabama**, to-wit:

LOT 35A, ACCORDING TO A RE-SURVEY OF LOTS 34 AND 35, BENT RIVER COMMONS, 1ST SECTOR, AS RECORDED IN MAP BOOK 24, PAGE 23, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$160,000.00 of the above consideration was paid from the proceeds of that mortgage closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

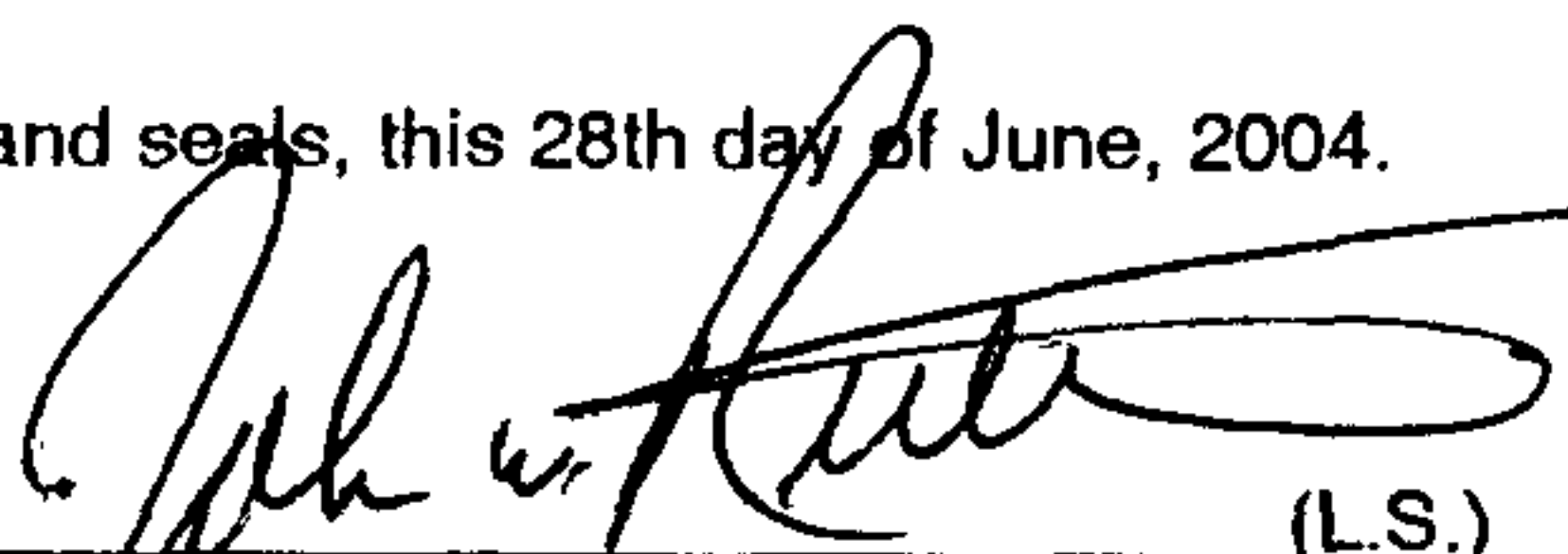
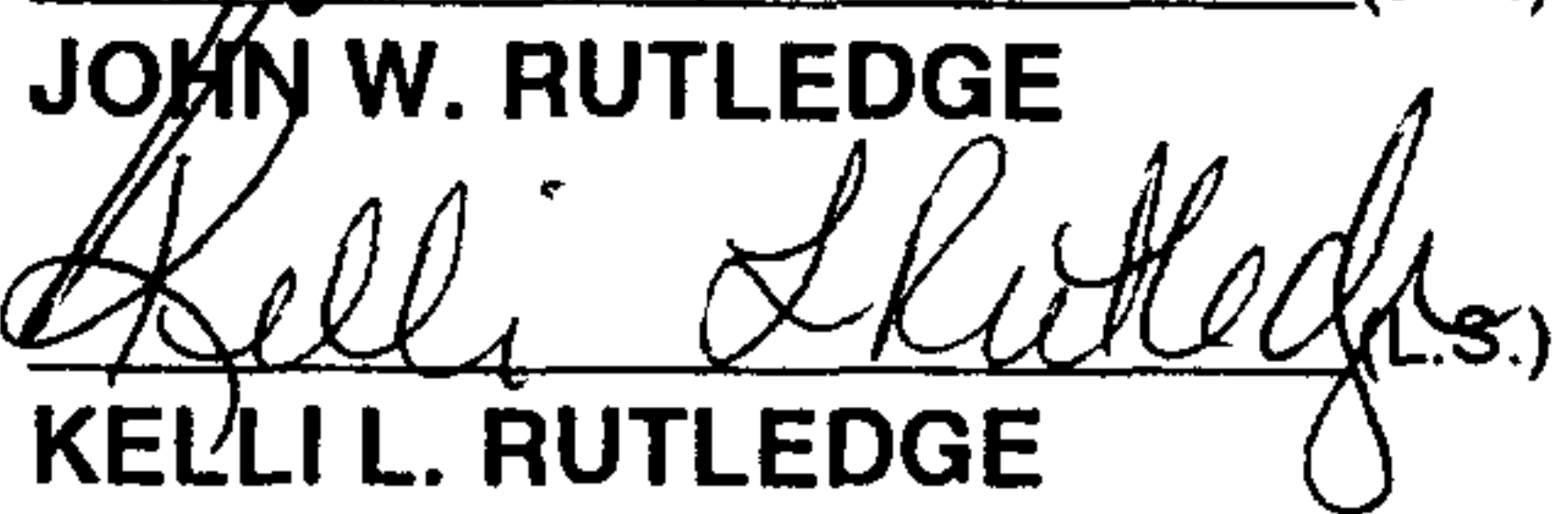
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 28th day of June, 2004.

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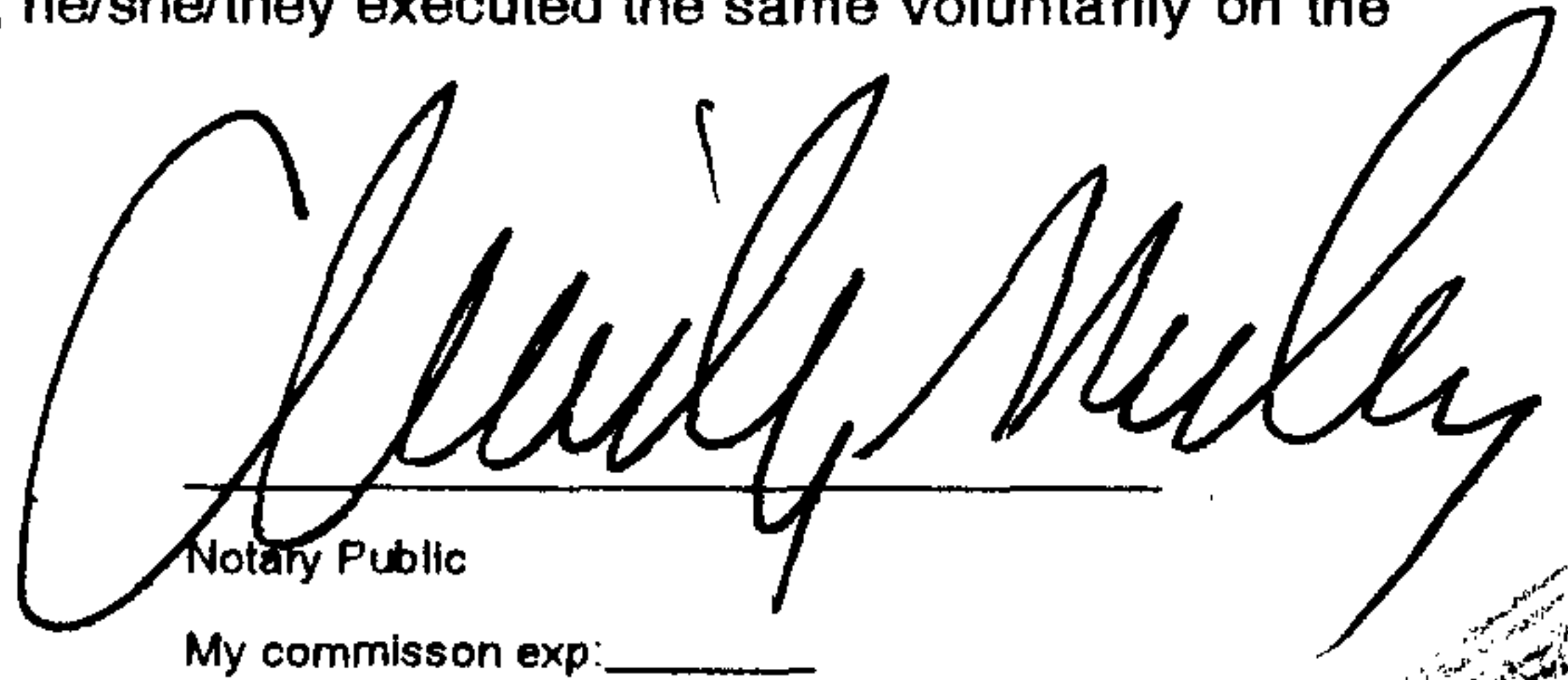
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(L.S.)  
**JOHN W. RUTLEDGE**  
  
(L.S.)  
**KELLI L. RUTLEDGE**

THE STATE OF ALABAMA:  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that JOHN W. RUTLEDGE and KELLI L. RUTLEDGE, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 28th day of June, 2004.

  
Notary Public  
My commission exp: \_\_\_\_\_

Prepared by:  
CHRISTOPHER P. MOSELEY  
MOSELEY & ASSOCIATES, P.C.  
3800 COLONNADE PARKWAY, SUITE 630  
BIRMINGHAM, AL 35243

CHRISTOPHER P. MOSELEY  
MY COMMISSION EXPIRES 10/27/05

NOTARY PUBLIC  
07/07/2004