

Warranty Deed

STATE OF ALABAMA
COUNTY OF SHELBY

JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Know all Men by these Presents: That, in consideration of FIVE HUNDRED SIXTY NINE THOUSAND AND NO/100 DOLLARS(\$569,000.00) to them in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, RONALD B. BRANDON AND LINDA D. BRANDON, HUSBAND AND WIFE (herein referred to as "Grantors") do by these presents grant, bargain, sell and convey unto JOHN GRAHAM AND LAURA M. GRAHAM (herein referred to as "Grantees") for and during their joint lives and, upon the death of either of them, then to the survivor, in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 2114, ACCORDING TO THE SURVEY OF BROOK HIGHLAND AND EDDLEMAN COMMUNITY, 21ST SECTOR, PHASE II, AS RECORDED IN MAP BOOK 18, PAGE 129, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO: Ad Valorem Taxes for the years 2004 and subsequent years, which are a lien, but not yet due and payable.

\$ 333,700.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

To Have and To Hold the aforegranted premises to the said Grantees for and during their joint lives and, upon the death of either of them, then to the survivor, in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And the said Grantors do, for themselves, their heirs and assigns, covenant with said Grantees, their heirs and assigns, that they are lawfully seized in fee simple of said premises, that it is free from all encumbrances, except as otherwise noted above, that they have a good right to sell and convey the same as aforesaid, and that they will and their heirs and assigns shall Warrant and Defend the premises to the said Grantees, their heirs, personal representatives and assigns forever, against the lawful claims of all persons.

In Witness Whereof, the said Grantors have set their hands and seals this 14th day of July, 2004.

WITNESS	RONALD B. BRANDON
WITNESS	LINDA D. BRANDON [L.S.]
STATE OF ALABAMA COUNTY OF	

I, the undersigned notary public, in and for said county and state, hereby certify that RONALD B. BRANDON and LINDA D. BRANDON, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 14th day of July, 2004.

Notary Public

STUART J. GARNER

My commission expires:01/28/08

GRANTEES' MAILING ADDRESS:

2134 BROOK HIGHLAND RIDGE BIRMINGHAM, AL 35242

THIS INSTRUMENT PREPARED BY:

STUART J. GARNER, LLC 2012 LANCASTER RD BIRMINGHAM, AL 35209

Telephone: 205-879-2420 Fax: 205-879-2495

File # 2004-75