



STATE OF ALABAMA)
SHELBY COUNTY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of ONE HUNDRED NINETY FIVE THOUSAND AND NO/100 DOLLARS (\$195,000.00) to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, **ALEXANDER S. RYALS and spouse, CHANDRA S. RYALS** (GRANTORS) do grant, bargain, sell and convey unto **SULIEMAN M. SAMANDER and FERYAL SAMANDER** (GRANTEES) as Joint Tenants with Right of Survivorship, the following described real estate situated in SHELBY COUNTY, ALABAMA to-wit:

LOT 14, ACCORDING TO THE SURVEY OF HEATHER RIDGE, SECOND ADDITION, PHASE ONE, AS RECORDED IN MAP BOOK 20, PAGE 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- ADVALOREM TAXES DUE OCTOBER 1, 2004.**
- EASEMENTS AND BUILDING SETBACK LINES AS SHOWN ON RECORDED MAP.**
- TITLE TO ALL MINERALS AND MINING RIGHTS NOT OWNED BY THE GRANTORS.**
- RESTRICTIONS IN INST# 1995-17997.**
- COVENANT FOR STORM WATER RECORDED IN INST. #1996-01746.**

\$175500.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the said GRANTEES 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 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 shall pass to the surviving grantee, and if one does not survive the other, the heirs and assigns of the grantees herein shall take as tenants in common. And said GRANTORS do for themselves, their heirs, successors, assigns, and personal representatives covenant with said GRANTEES, their heirs, successors and assigns that they are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they have a good right to sell and convey the same as aforesaid, and that they will and their heirs, successors, assigns and personal representatives shall, warrant and defend the same to the said GRANTEES, their heirs, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS have caused this conveyance to be executed this the 25 day of AUGUST, 2004.

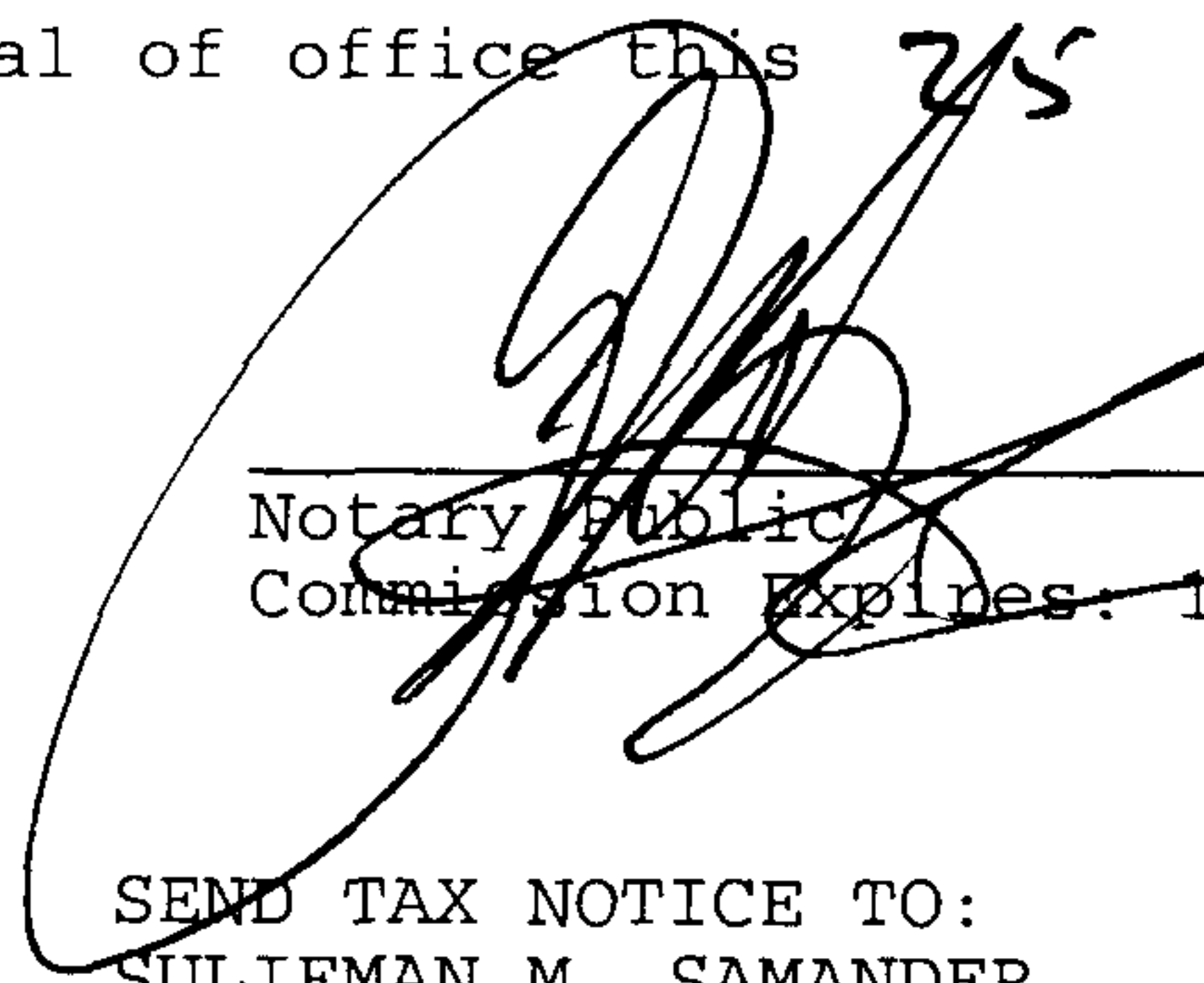
 SEAL
ALEXANDER S. RYALS

 SEAL
CHANDRA S. RYALS

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Gene W. Gray, Jr., P.C., a Notary Public, in and for said County in said State, hereby certify that **ALEXANDER S. RYALS and CHANDRA S. RYALS**, 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 said conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office this 25 day of AUGUST, 2004.


Notary Public
Commission Expires: 11/09/06

THIS INSTRUMENT PREPARED BY:
GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY, SUITE 638
BIRMINGHAM, AL 35209
205 879 3400

SEND TAX NOTICE TO:
SULIEMAN M. SAMANDER
FERYAL SAMANDER
116 HEATHER WAY
BIRMINGHAM, AL 35124
13-6-23-4-002-014.000