1,54-04

THIS INSTRUMENT PREPARED BY: WEATHINGTON & MOORE, P.C. Post Office Box 310 Moody, AL 35004

09/28/2004 13:44:00 FILED/CERTIFIED Send Tex Notice T Larry J. Herndon 1566 Tara Drive Columbiana, AL 35051

WARRANTY DEED. JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of NINETY FIVE THOUSAND AND NO/100(\$95,000.00) DOLLARS to the undersigned Grantor, L. DOUGLAS JOSEPH, A MARRIED MAN, J. ANTHONY JOSEPH, A MARRIED MAN, AND GAIL J. OWEN, AN UNMARRIED WOMAN (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto LARRY J. HERNDON AND JEANIE HERNDON (berein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in see simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Let Laccording to the Survey of The Meadow at Tara, Section 2, as recorded in Map Book 33, Page 10, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: 1. Building setback line of 50 feet reserved frm Tara strive as shown by plat.

- 2. Declaration of Protective Covenants of said subdivision as set out in Inst. No. 200404020001 6827 in the Probate Office of Shelby County, Alabama.
- 3. Encroachment of existing pond and dam as shown by plat.
- 4. Restrictions, limitations and conditions as set out in Map Book 33 Page 10 in said Probate Office.
- 5. Underground transmission permit to Alabama Power Company as set out in Inst. No. 2004-355480 in said Probate Office.

The above consideration was paid by mortgage loan closed simultaneously herewith.

The herein conveyed property does not constitute any portion of the homestead of any of the grantors nor that of their respective spouse.

L. DOUGLAS JOSEPH AND DOUG JOSEPH ARE ONE AND THE SAME PERSON.

KATHY JOSEPH AND KATHY L. JOSEPH ARE ONE AND THE SAME PERSON

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 the heirs and assigns for such survivor forever, together with every contingent remainder and right of reversion.

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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 ain (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, I (we) have set my (our) hand(s) and seal(s) this _____ dayof August, 2004.

L. DOUGLAS JOSEPH BY

KATHY L. JOSEPH, ATTORNEY IN

FACT

ANTHONY JOSEPH

GAIL J. OWEN

STATE OF ALABAMA

Shelbyst: CLAIR COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that L. Douglas Joseph whose name(s) is signed to the foregoing conveyance by Kathy L. Joseph, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, Kathy L. Joseph by virtue of that certain power of atterney recorded in Instrument 1995-01915 in the Probate Office of Shelby County, Alabama; and with full authority has executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of August, 2004.

Notary Public

My Commission Expires 0-2006

My Commission Expires 10-2006

Shelby STATE OF ALABAMA
Shelby ST. CLAIR COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

J. Anthony Joseph whose name(s) is signed to the foregoing conveyance, and who is known to me,

Shelby Cnty Judge of Probate, AL 09/28/2004 13:44:00 FILED/CERTIFIED

acknowledged before me on this day, that, being informed of the contents of the conveyance, he has executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of August, 2004.

My Commission Expires 01-10-2006

Notary Public

My Commission Expires:

STATE OF ALABAMA ST. CLAIR COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Gail J. Owen whose name(s) us signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, she has executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3/ day of August, 2004.

Mellous Heard Notary Public

My Commission Expires://-25-07