

This instrument was prepared by
Billy C. Jewell
5280 Old Springville road
Pinson, Alabama 35126

Send Tax Notice To:
Stephanie Picot and Michael Picot
149 Cambridge Lane
Alabaster, Alabama 35007

**WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA
COUNTY OF SHELBY

net value 9/04

2 0 0 4 1 3 / 0 6 7 1

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FIFTY THREE THOUSAND NINE HUNDRED AND 00/100 (\$153,900.00) DOLLARS to the undersigned grantor, or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I **CHRISTINA L. SINGLETON AND DAVID L. SINGLETON, WIFE AND HUSBAND**

(herein referred to as grantors) do, grant, bargain, sell and convey unto

STEPHANIE PICOT AND MICHAEL PICOT, WIFE AND HUSBAND

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:

Lot 35, according to the Survey of 2nd Phase, Cambridge Pointe, 2nd Sector, as recorded in Map Book 18, Page 24, in the Probate Office of Shelby county, Alabama.

Subject to taxes.

Subject to easements, restrictions, covenants and reservations of record, if any.

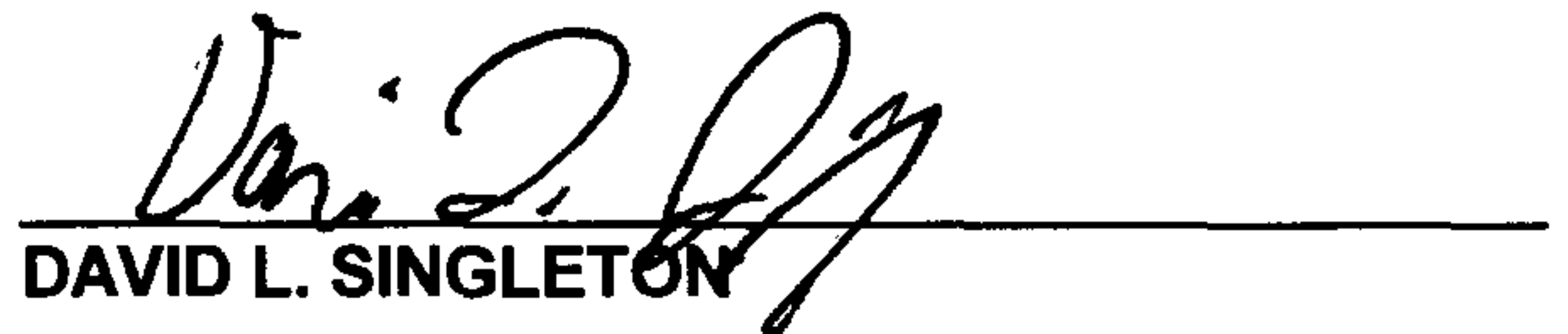
\$153,900.00 of the above proceeds were derived from two purchase money mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD, to 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, then the heirs and assigns of the grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said **GRANTEES**, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said **GRANTEES**, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this the 23rd day of **SEPTEMBER**, 2004.


CHRISTINA L. SINGLETON

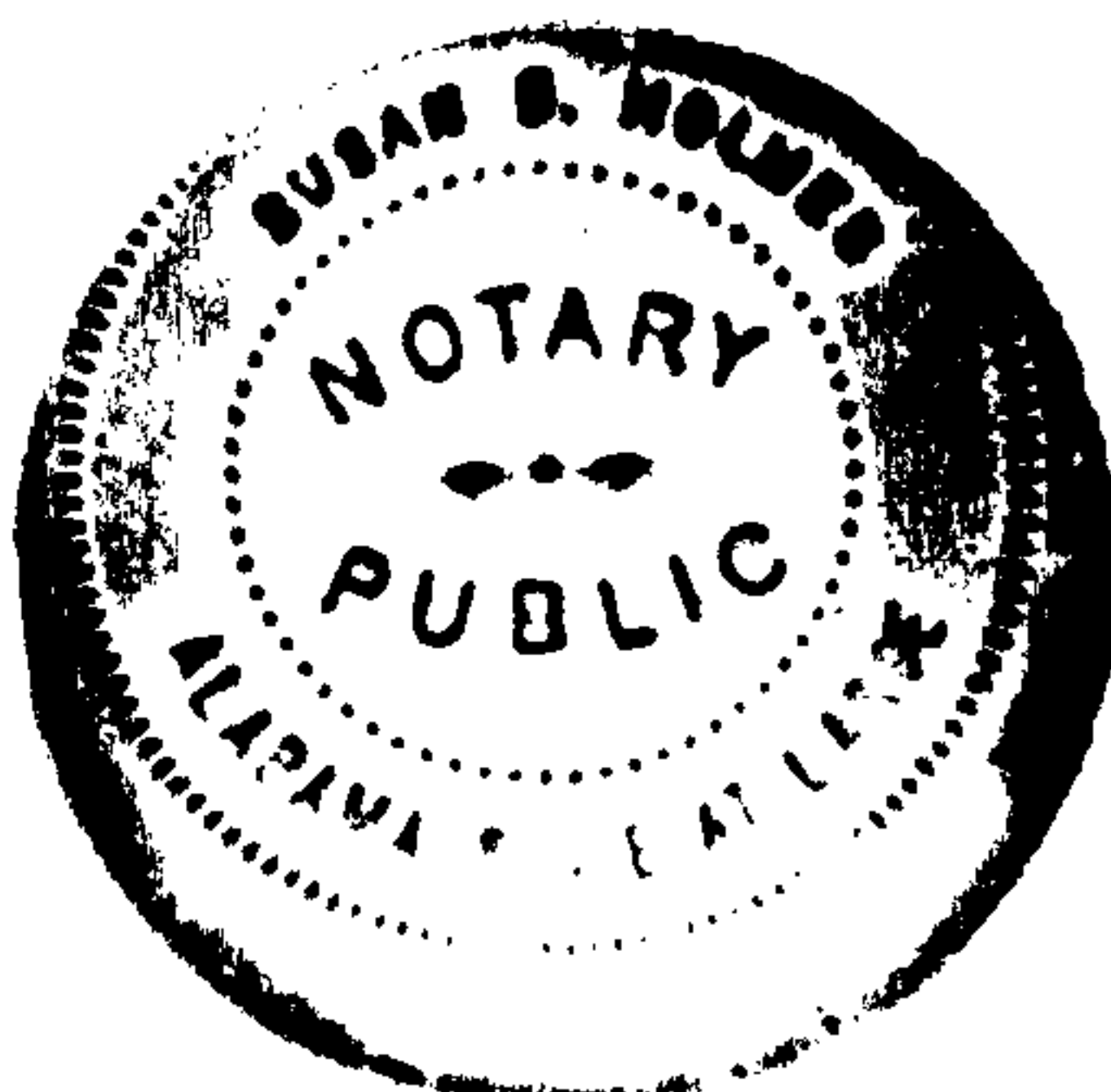

DAVID L. SINGLETON

STATE OF ALABAMA
COUNTY OF JEFFERSON

General Acknowledgment

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **CHRISTINA L. SINGLETON AND DAVID L. SINGLETON, WIFE AND HUSBAND**, whose name is 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, he, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 23rd day of **SEPTEMBER**, 2004.




NOTARY PUBLIC
MY COMMISSION EXPIRES: 8-19-05