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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

ALLEN COOK
165 WATERFORD HIGHLANDS TRAIL
CALERA, AL 35040

STATE OF ALABAMA)
COUNTY OF SHELBY)

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

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVENTY THREE THOUSAND FOUR HUNDRED DOLLARS and 00/100 (\$173,400.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ALLEN COOK and KAREN COOK, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 498 ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 3 PHASE 2 AS RECORDED IN MAP BOOK 32, PAGE 136 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

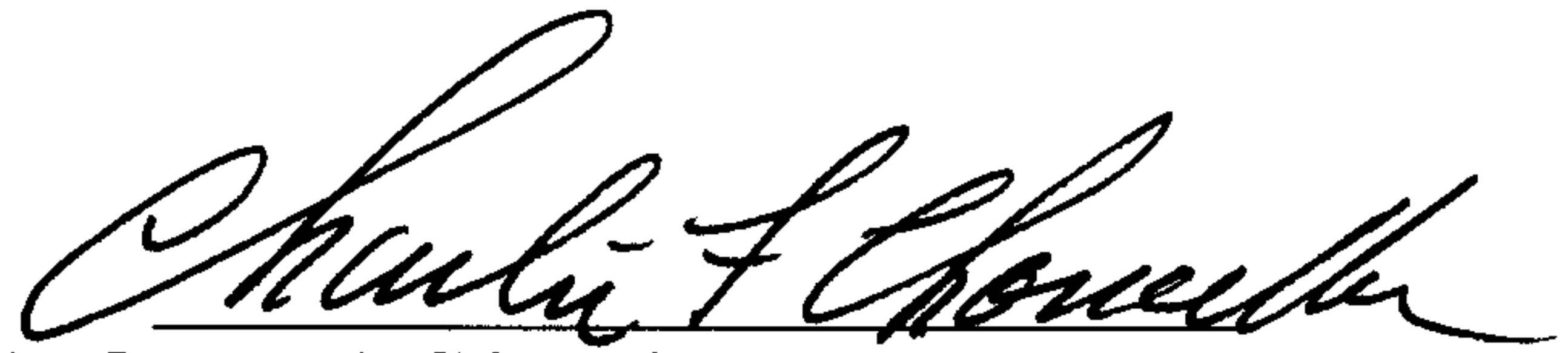
1. TAXES FOR THE YEAR 2004 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. 8 FOOT EASEMENT RESERVED FROM WATERFORD HIGHLAND TRAIL AS SHOWN BY RECORDED MAP.
3. RESTRICTIONS COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT RECORDED IN INST. 20021126000592570 AND INST 2004820000467060.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN INST. # 1995-1640 AND REAL 345 PAGE 744 IN THE PROBATE OFFICE.
5. RELEASE OF DAMAGES AS RECORDED IN 1995-1640 and REAL 345, PAGE 744.
6. RESTRICTIONS LIMITATIONS AND OTHER PROVISIONS AS SET OUT IN MAP BOOK 32, AGE 136 IN THE PROBATE OFFICE.
7. TERMS AND CONDITIONS AS CONTAINED IN DEED RECORDED IN INST. # 1995-1640 IN PROBATE OFFICE.

\$156,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION, have hereunto set his, her or their signature(s) and seal(s), this the 13th day of December, 2004.



CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION

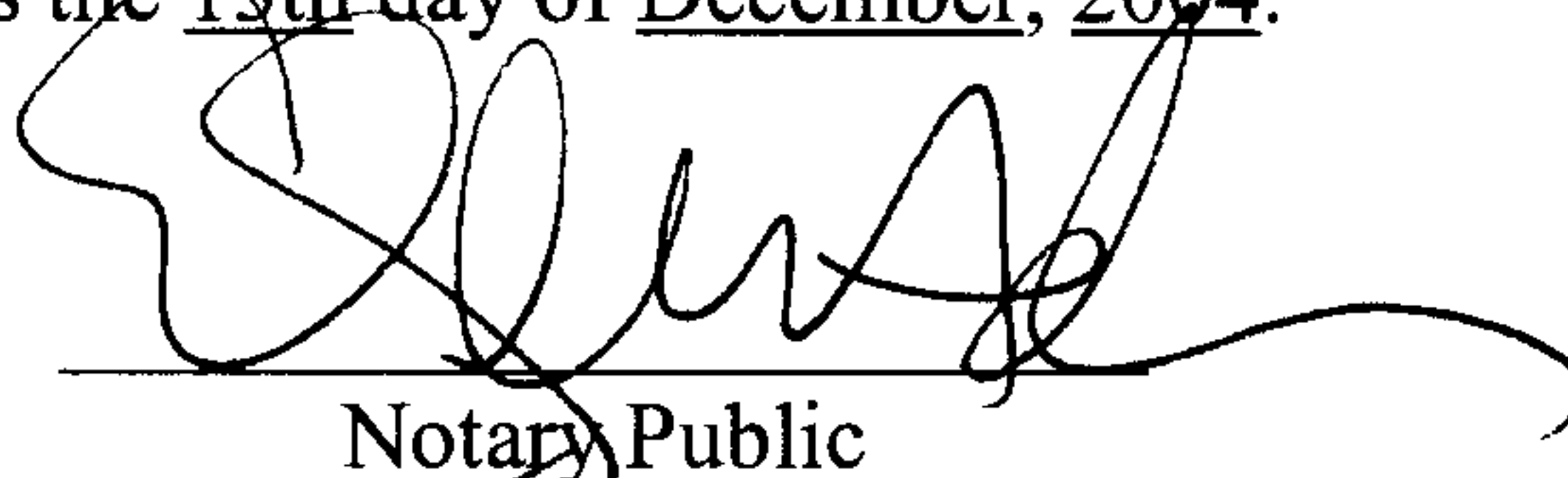
STATE OF ALABAMA)
COUNTY OF SHELBY)

20041222000696890 Pg 2/2 31.50
Shelby Cnty Judge of Probate, AL
12/22/2004 09:56:00 FILED/CERTIFIED

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 13th day of December, 2004.


Notary Public

My commission expires: 10-2-05