

Warranty Deed

05-0193

Jointly for Life with Remainder to Survivor

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of One Hundred Eighty Eight Thousand Dollars (\$188,000.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Richard A. Limbach, an unmarried man (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Nadezhda S. Swartz and Joseph S. Swartz (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 59, according to the survey of Quail Run, as recorded in Map Book 7, Page 22, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, reservations, provisions, covenants, building set-back lines and rights of way of record.

*The above consideration is being paid by two mortgages filed simultaneously herein.

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 heir or assigns of such survivor forever, together with every contingent remainder and right of reversion. And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with 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 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 hereunto set my (our) hand(s) and seal(s) this 27th day of May, 2005.

Richard A. Limbach

(Seal)

STATE OF ALABAMA COUNTY OF SHELBY

I, Bryan Gregg, a Notary Public, in and for said County in said State, hereby certify that Richard A. Limbach, 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/they executed the same voluntarily on the day the same bears date.

Given under my hand this 27th day of May, 2005.

Notafy Public

My Commission Expires: October 6, 2007

Send Tax Notice To & Prepared By: Nadezhda S. Swartz, 6506 Quail Run Drive, Pelham, Alabama 35124

05-0143