

This instrument prepared by: Anthony D. Snable, Attorney 1629 11th Avenue South Birmingham, Alabama 35205 SEND TAX NOTICE TO: DAVID M. VARNER BARBARA S. VARNER 1272 HIGHLAND LAKES TRAIL BIRMINGHAM, AL 35242

FILE #S05137

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of SIX HUNDRED FIFTY NINE THOUSAND AND 00/100 DOLLARS (\$659,000.00) Dollars to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, KEVIN L. CROUCH and wife, PATTI M. CROUCH (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto DAVID M. VARNER and BARBARA S. VARNER (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama to-wit:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO

SUBJECT TO:

- 1. Advalorem property taxes for the current tax year, 2005.
- 2. Easements, restrictions, covenants and reservations of record.

PATTY M. CROUCH AND PATTI M. CROUCH ARE ONE AND THE SAME PERSON.



\$593,000 of the consideration herein was derived from mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 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 21st day of June, 2005.

KEVIN L. CROUCH

(SEAL)

PATTIM CROIICH

(SEAL)

STATE OF ALABAMA

JEFFERSON COUNTY

20050623000313300 2/3 \$84.00 Shelby Cnty Judge of Probate, AL 06/23/2005 01:59:26PM FILED/CERT

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that KEVIN L. CROUCH and wife, PATTI M. CROUCH 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 and official seal this 21st day of June, 2005.

Notary Public

My commission expires 11/2/07

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 210, ACCORDING TO THE MAP OF HIGHLAND LAKES, 2ND SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 20, PAGE 150, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST. #1994-17543 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 2ND SECTOR, RECORDED AS INSTRUMENT NO. 1996-10928 IN THE PROBATE OFFICE OF SHELBY COUNTY.

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Shelby County, AL 06/23/2005 State of Alabama

Deed Tax: \$66.00