## WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

## STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of ONE HUNDRED FOUR THOUSAND NINE HUNDRED AND NO/100 (\$104,900.00) and other valuable considerations to the undersigned GRANTOR(S), T. M. ANDERSON, A MARRIED MAN AND GLADYS INEZ FIELDS, AN UNMARRIED WOMAN, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents GRANT, BARGAIN, SELL and CONVEY unto JUKKA PALONEN AND KATRI PALONEN, (hereinafter referred to as GRANTEE(S), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in County of Shelby, State of Alabama, towit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

\$94,410.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

THE ABOVE DESCRIBED PROPERTY IS NOT THE HOMESTEAD OF THE T. M. ANDERSON NOR HIS SPOUSE.

SUBJECT TO: EASEMENTS, RESTRICTIVE COVENANTS AND RIGHT OF WAYS AS SHOWN BY THE PUBLIC RECORDS. AD VALOREM TAXES FOR THE YEAR 2005, ARE A LIEN, BUT YET DUE AND PAYABLE, AND ANY SUBSEQUENT YEARS.

TO HAVE AND TO HOLD, to the said GRANTEE(S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and 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 the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal, this the 14<sup>TH</sup> day of July, 2005.

T. M. ANDERSON	GLADYS INEZ FIELDS
	BY: J. M. ANDERSON, AIF
STATE OF ALABAMA	JEFFERSON COUNTY
INDIVIDUALLY AND GLADYS INEZ FIT ANDERSON, whose name is/are signed to tacknowledged before me on this day that, be	ELDS by and through her Attorney In Fact T. M. the foregoing instrument, and who is/are known to me, eing informed of the contents of the instrument, he/she/they such Attorney In Fact, and with full authority, executed the date.
GIVEN under my hand and seal this the 14 <sup>TI</sup>	H day of July, 2006.
My Comm. Exp.:	NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY: CHRISTOPHER P. MOSELEY MØSELEY & ASSOCIATES, P.C. 3800 COLONNADE PARKWAY, SUITE 630 BIRMINGHAM, AL 35243

7 m.

SEND TAX NOTICE TO: JUKKA PALONEN 218 HILLWOOD DRIVE ALABASTER, ALABAMA 35007

DAVID S. SNODDY MY COMMISSION EXPIRES 6/18/06

## EXHIBIT "A"

LOTS 5 AND 6, IN BLOCK 4, IN SECTOR 2, ACCORDING TO THE GEORGE'S SUBDIVISION OF KEYSTONE, AS RECORDED IN MAP BOOK 4, PAGE 11, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

20050719000359930 2/2 \$24.50 Shelby Cnty Judge of Probate, AL 07/19/2005 08:44:37AM FILED/CERT