Please send tax notice to:

Michael J. Evers & Sandra W. Evers 5135 Stonehaven Drive Birmingham, AL 35244

WARRANTY DEED

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

Shelby Cnty Judge of Probate, AL 08/15/2005 10:22:27AM FILED/CERT

That in consideration of two hundred sixty thousand and no/100 dollars, (\$260,000.00),

to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is acknowledged,

James Ray Palmer Jr. and Dana Duncan Palmer, Husband and Wife (herein referred to as grantor), do hereby grant, bargain, sell and convey unto

Michael J. Evers and Sandra W. Evers, Husband and Wife

(herein referred to as grantee) 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 Shelby County, Alabama, to wit:

Lot 8, according to the Survey of Valley Brook, Phase III, as recorded in Map Book 13, Page 101, in the Probate Office of Shelby County, Alabama.

Subject to easements, current taxes, restriction and covenants, set-back lines and right of ways, if any, of record.

\$234,000 of the consideration herein was derived from mortgages with AmSouth Bank closed simultaneously herewith.

TO HAVE AND TO HOLD to said grantee, for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEE, his/her 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 GRANTEE, his ther heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 8th day of August, 20 05.

James Ray Palther Jr. Duncan Palmer

> Shelby County, AL 08/15/2005 State of Alabama

General Acknowledgment

Deed Tax: \$26.00

a Notary Public in and for said County, in said State, hereby certify that <u>James Ray Palmer Jr.</u> and Dana Duncan Palmer whose name(s) are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me

Notary Public

My Commission Expires:

STATE OF ALABAMA

JEFFERSON COUNTY