20050819000427380 1/1 $49.00
Shelby Cnty Judge of Probate, AL
08/19/2005 11:12:46AM FILED/CERT

This instrument was prepared by

(Name) William H. Halbrooks, Attorney
(Address) #1 Independence Plaza - Suite 704
Birmingham, AL 35209

Send Tax Notice To: Michael D. O'Neal
name
169 Oakmont Road
address
Birmingham, AL 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Three Hundred Eighty Thousand and No/100-------($380,000.00) Dollars to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

William J. Reach and Gretchen L. Reach, Husband and Wife

(herein referred to as grantors) do grant, bargain, sell and convey unto

Michael D. O'Neal and Summer S. O'Neal

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 3, according to the Survey of Heatherwood, 3rd Sector, as recorded in Map Book 8, Page 29, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

$ 304,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

$ 38,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Shelby County, AL 08/19/2005
State of Alabama

Deed Tax:$38.00

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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 15th day of August, 2005,

_____ (Seal) William J. Reach (Seal)

_____ (Seal) _____ (Seal)

_____ (Seal) Gretchen L. Reach (Seal)

STATE OF ALABAMA
JEFFERSON COUNTY

General Acknowledgment

I, William H. Halbrooks, a Notary Public in and for said County, in said State, hereby certify that William J. Reach and Gretchen L. Reach whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of August, 2005.

William H. Halbrooks
Notary Public

WILLIAM H. HALBROOKS
NOTARY PUBLIC
ALABAMA STATE AT LARGE

My Commission Expires: 4/21/08