

This instrument was prepared by:
Stuart J. Garner, LLC
2012 Lancaster Road
Homewood, AL 35209

Send Tax Notice To:

Yvette and Donnie Cole
192 Ivy Brook Trail
Pelham, AL 35124

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

}

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

20050919000484430 1/1 \$46.00
Shelby Cnty Judge of Probate, AL
09/19/2005 10:33:42AM FILED/CERT

That in consideration of One Hundred Seventy Five Thousand dollars and Zero cents (\$175,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, William D. Cox and Robin W. Cox (herein referred to as grantors) do grant, bargain, sell and convey unto Yvette Cole and Donnie Cole, Wife and Husband (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 46, according to the survey of Ivy Brook, Phase II, Second Addition, as recorded in Map Book 20, Page 4, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: Ad Valorem taxes for the year 2005, which are a lien not yet due and payable. Restrictions, Easements and Right of Ways of record, if any.

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.

\$140,000.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this ____ day of August, 2005.

(Seal)

William D. Cox (Seal)
William D. Cox

(Seal)

Robin W. Cox (Seal)
Robin W. Cox

(Seal)

(Seal)

(Seal)

Shelby County, AL 09/19/2005
State of Alabama
Deed Tax: \$35.00

STATE OF _____ }

General Acknowledgment

COUNTY OF _____

I, _____, a Notary Public in and for said County, in said State, hereby certify that William D. Cox and Robin W. Cox whose names 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 30th day of August, 2005.

[Signature]

Notary Public
My Commission Expires: 1/28/08