20051013000534110 1/2 $60.00
Shelby Cnty Judge of Probate,AL
10/13/2005 01:24:39PM FILED/CERT

This instrument was prepared by:
HARRY W. GAMBLE
105 Owens Parkway, Suite B
Birmingham, Alabama 35244

Send tax notice to:
2420 Indian Lake Dr.
Birmingham, AL 35244

STATE OF ALABAMA
COUNTY OF SHELBY

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED

Know All Men by These Presents: That in consideration of **ONE HUNDRED EIGHTY SIX THOUSAND AND NO/100 DOLLARS ($186,000.00)** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, **RICHARD B. RYEL AND PATRICIA A. RYEL, HUSBAND AND WIFE** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **SHAAN RYEL AND SONDRA F. RYEL** (herein referred to as grantees, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 12, in Block 5, according to the Map and Survey of Indian Valley, 6th Sector, as recorded in Map Book 5, Page 118, in the Probate Office of Shelby County, Alabama.

Subject to:
(1)Taxes or assessments for the year 2005 and subsequent years not yet due and payable; (2)Mineral and mining rights not owned by the Grantor (3) All easements, restrictions, covenants, and rights of way of record, including but not limited to: (a) 50-foot building setback line from Indian Lake Drive; 10-foot easement on rear lot line and Westerly lot line, as shown on recorded map of said subdivision (b) Right of Way to Alabama Power Company and Southern Bell Telephone & Telegraph Company recorded in Deed Book 107, Page 121, Deed Book 161, Page 493, Deed Book 102, Page 53 and Deed Book 104, Page 213 (c) Covenants, conditions, and restrictions as set forth in instrument document recorded in Misc. Book 2, page 298 and Misc. Book 2, page 885 and amended restrictions recorded in Misc. Book 9, Page 143 (d) Easement to "The Five Ts" recorded in Deed Book 284, Page 885 (e) Reservation of mineral and mining rights in the instrument recorded in Deed Book 181, Page 385, together with the appurtenant rights to use the surface. The Company makes no representation as to the present ownership of this interest.

$140,000.00 of the purchase price recited above was paid from a mortgage loans closed simultaneously herewith.

To Have And To Hold to 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 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 grantees, 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 grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are fee from 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 grantees, his, her or their heirs and assigns forever, against the lawful claims of all persons.

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In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 30th day of September, 2005.

(SEAL)
Richard B. Ryel

(SEAL)
Patricia A. Ryel

Shelby County, AL 10/13/2005
State of Alabama

Deed Tax:$46.00

STATE OF ALABAMA
COUNTY OF SHELBY

I, HARRY W. GAMBLE, a Notary Public in said and for said County, in said State, hereby certify that **RICHARD B. RYEL AND PATRICIA A. RYEL, HUSBAND AND WIFE**, 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of September, 2005.

Notary Public
My Commission Expires: 3/1/08