This instrument was prepared by: Mary L. Gifford, Attorney at Law 2080 Valleydale Road, Ste. 16 Birmingham, AL 35244

Send Tax Notice To:

James R. Culp & Brenda K. Culp

101 Bridgewater Drive

Helena, AL 35080

20051128000614470 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 11/28/2005 03:34:22PM FILED/CERT

#### STATE OF ALABAMA

### **COUNTY OF SHELBY**

SALES PRICE: \$345,650.00

# WARRANTY DEED JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Ten and 00/100 Dollars (\$10.00) to the undersigned Grantors, in hand paid by the Grantees herein, the receipt whereof is hereby acknowledged, we, Grant C. Gibbons and Jennifer L. Gibbons, husband and wife, herein referred to as Grantors, whether one or more, do grant, bargain, sell and convey unto James R. Culp and Brenda K. Culp, husband and wife, 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 201, according to the Survey of Amended Map of Riverwoods, Second Sector, as recorded in Map Book 29, Page 121, in the Probate Office of Shelby County, Alabama.

This deed is being recorded simultaneously with a mortgages in the amounts of \$276,520.00 and \$69,130.00.

Subject to:

- (1) Ad valorem taxes for the year 2006 and all subsequent years, not yet due and payable
- (2) Mineral and/or mining rights not owned by Seller
- (3) Utility easements serving the property, residential subdivision covenants and restrictions, and building lines of record, if any, provided that none of the foregoing materially impair use of the property for residential purposes.
- (4) All easements, rights-of-way, restrictions and encumbrances of record
- (5) Present Zoning Classification

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 WE DO for ourselves and for our heirs, executors and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated 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 Grantees, their heirs and assigns forever, against the lawful claims of all persons.

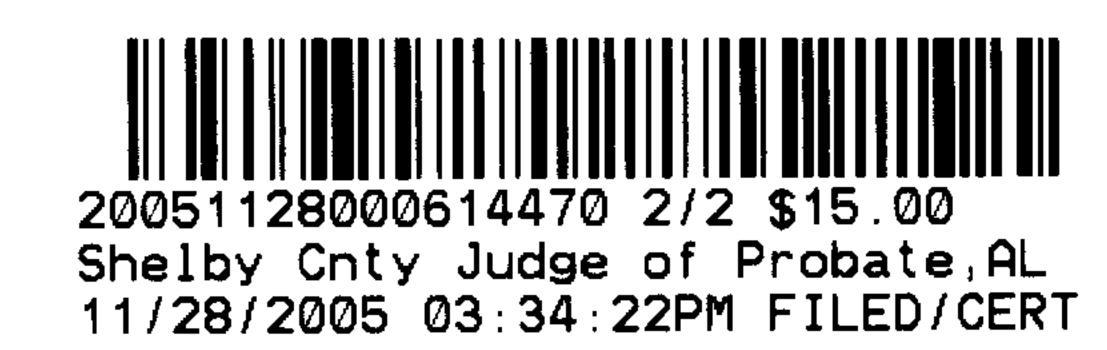
IN WITNESS WHEREOF, we have hereto set forth my hand and seal this 22nd day of November, 2005.

GRANTORS:

Grant C. Gibbons
By Jennifer L. Gibbons

As his Attorney in Fact

emifer L. Gibbons



## STATE OF ALABAMA

## COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jennifer L. Gibbons, whose name is signed to the foregoing conveyance, both for herself and as Attorney in Fact for Grant C. Gibbons, is either known to me or has proven her identity to me by good and sufficient evidence and that, having been informed of the contents of the above document, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of November, 2005.

My Commission expires: 07/06/05

