This Instrument Was Prepared By:
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Post Office Box 261
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(205) 665-4357

Send Tax Notice: Bryan R. Gandy and Jennie C. Gandy 65 Lawler Street Montevallo, AL 35115

Shelby Cnty Judge of Probate, AL

02/02/2006 09:48:25AM FILED/CERT

STATE OF ALABAMA	)	
	)	WARRANTY DEED: JOINT TENANCY
SHELBY COUNTY	)	WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of <u>One Hundred Three Thousand & 00/100 Dollars</u> (\$103,000.00) and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, that, **Gary Andrew Sapp and wife, Maria A. Sapp**, hereinafter called "Grantors", do hereby GRANT, BARGAIN, SELL AND CONVEY unto **Bryan R. Gandy and wife, Jennie C. Gandy**, hereinafter called "Grantees" 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:

Lots 18 and 19, Block 3, according to Wilmont Gardens Subdivision, as recorded in Map Book 4, Page 6 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to all items of record.

NOTE: PURCHASE MONEY FIRST MORTGAGE EXECUTED BY GRANTEE(S), ON EVEN DATE HEREWITH, IN FAVOR OF <u>HMSV-USB LENDING</u>, <u>LLC</u>, <u>MORTGAGESOUTH</u>, <u>ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST APPEARS</u>, IN THE SUM OF \$103,000.00.

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

The Grantors, do individually and for the heirs, executors, and administrators of the Grantors covenant with said Grantees and the heirs and assigns of the Grantees, that the Grantors are lawfully seized in fee simple of said premises; that said premises are free from all encumbrances, unless otherwise noted above; that the Grantors have a good right to sell and convey the said premises; that the Grantors and the heirs, executors, administrators of the Grantors shall warrant and defend the said premises to the Grantees and the heirs and assigns of the Grantees forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantors have executed this Deed and set the seal of the Grantors thereto on this date the 30<sup>th</sup> ay of <u>January</u>, 2006.

GRANTOR			
Gary Andrew Sapp	(L.S.)	Maria A. Sapp	(L.S.)
STATE OF ALABAMA	) \ \ \	NIONAN EDONATAIT	
SHELBY COUNTY	) ACKNC	DWLEDGMENT	

I, <u>Chris Smitherman</u>, a Notary Public for the State at Large, hereby certify that the above posted names, *Gary Andrew Sapp and Maria A. Sapp*, which are signed to the foregoing Deed, who are known to me, acknowledged before me on this day that, being informed of the contents of the Deed, that said person executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 30th day of January, 2006.

NOTARY PUBLIC My Commission Expires: 5 1 3 3