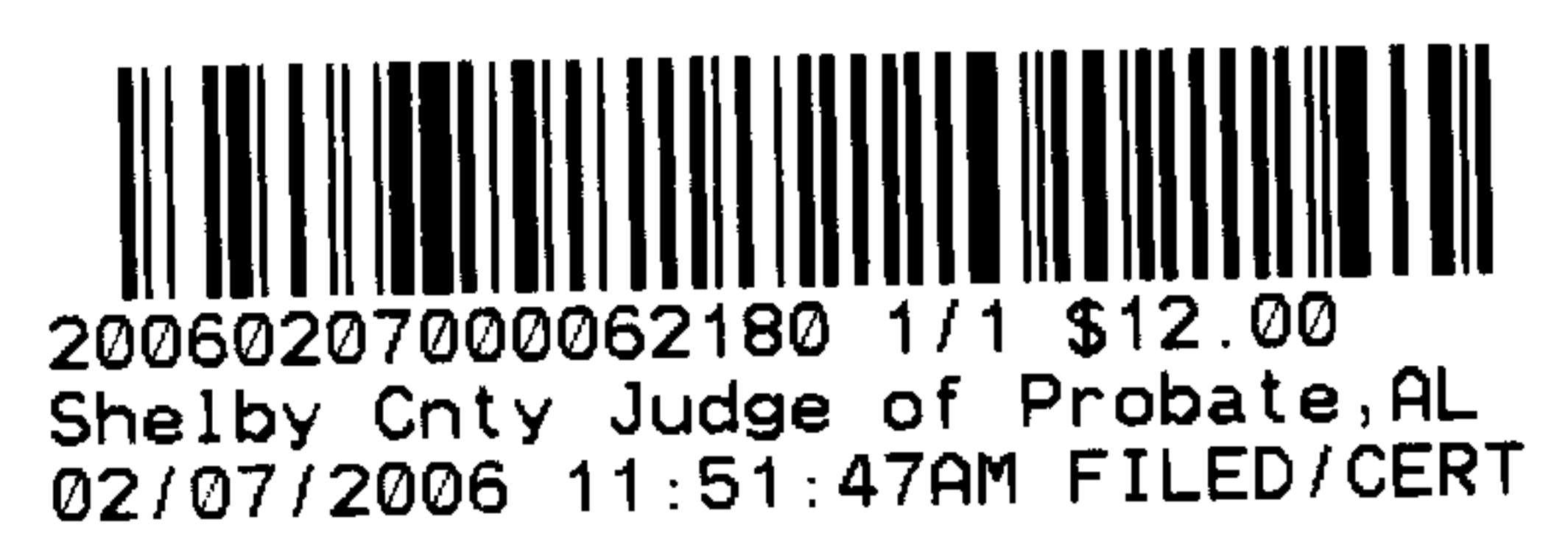


700359

This instrument was prepared by:
Paul Esco
Esco and Benson
547 S. Lawrence Street
Montgomery, AL 36104

SEND TAX NOTICE TO:
Lakeon Gardner
1306 Old Cahaba Co
Helena, AL 35080



**WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

**STATE OF ALABAMA
COUNTY OF MONTGOMERY**

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of **ONE HUNDRED EIGHTY NINE THOUSAND FIVE HUNDRED AND NO/100 (\$189,500.00) DOLLARS** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, We, **CHRISTOPHER A. PHILLIPS AND MIRJANA P. PHILLIPS, HUSBAND AND WIFE** (herein referred to as Grantor(s), whether one or more), grant, bargain, sell and convey unto **LAKEON GARDNER AND DOMINGA GARDNER, HUSBAND AND WIFE** (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in **SHELBY** County, Alabama to-wit:

LOT 1018, ACCORDING TO THE MAP AND SURVEY OF OLD CAHABA, 10TH SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 112, IN THE OFFICE OF THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

This conveyance is made subject to covenants, restrictions, reservations, easements and rights-of-ways, if any, heretofore imposed of record affecting Grantor's title to said property, and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.



\$189,500.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

The preparer of this instrument has served as a scrivener only and has not examined title to the property for purposes of Grantor's representations made herein or rendered any opinion with respect thereto.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 said GRANTEES, his, her or 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 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

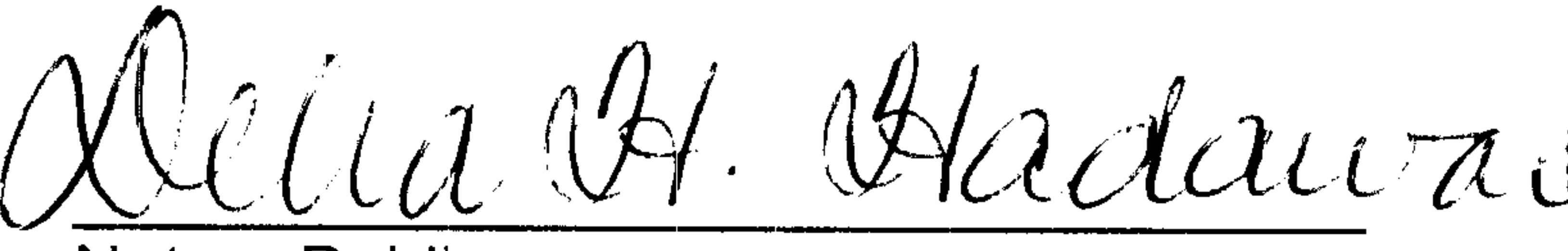
IN WITNESS WHEREOF, we, **CHRISTOPHER A. PHILLIPS AND MIRJANA P. PHILLIPS, HUSBAND AND WIFE**, have hereunto set my (our) hand(s) and seal(s) this the **30TH** day of **JANUARY, 2006**

 (SEAL)
CHRISTOPHER A. PHILLIPS
 (SEAL)
MIRJANA P. PHILLIPS

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that **CHRISTOPHER A. PHILLIPS AND MIRJANA P. PHILLIPS, 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 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 **JANUARY, 2006**.


Notary Public
My commission expires _____

