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20060501000203420 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
05/01/2006 03:26:03PM FILED/CERT

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN, PC
Five Riverchase Ridge
Birmingham, Alabama 35244

WENDY J. CUMMINGS
791 FOREST LAKES DRIVE
CHELSEA, AL 35043

STATE OF ALABAMA
COUNTY OF SHELBY

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

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY FOUR THOUSAND DOLLARS 00/100 (\$184,000.00) DOLLARS to the undersigned grantor, **AMERICAN HOMES AND LAND CORPORATION, CORPORATION**, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto **WENDY J. CUMMINGS and PIERRE CUMMINGS, WIFE AND HUSBAND**, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in **SHELBY** County, Alabama, to-wit:

LOT 503 ACCORDING TO THE SURVEY OF FOREST LAKES AS RECORDED IN MAP BOOK 34, PAGES 122 A, B, & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

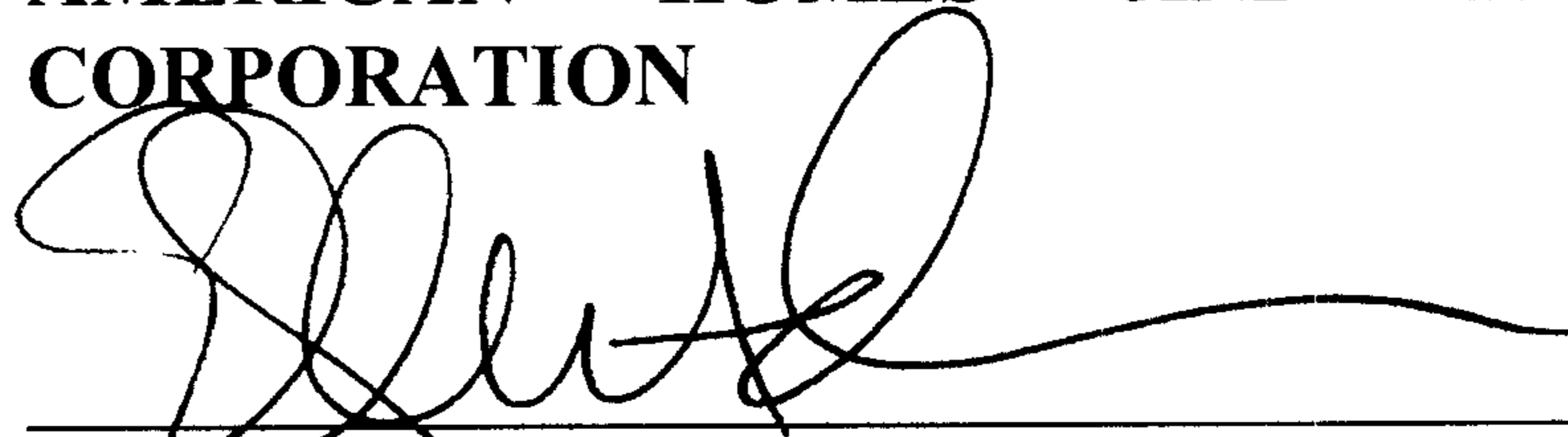
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2005 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
2. EASEMENT TO ALABAMA POWER COMPANY RECORDED IN BOOK 126 AT PAGE 191; BOOK 126 AT PAGE 323 AND BOOK 236 AT PAGE 829.
3. TITLE TO ALL MINERALS, OIL AND GAS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, AS RESERVED IN BOOK 53 AT PAGE 262 AND DEED BOOK 331, PAGE 262.
4. EASEMENT RECORDED IN BOOK 20050204000058230.
5. EASEMENT TO SHELBY COUNTY RECORDED IN INSTRUMENT NO. 1993-03955; INSTRUMENT NO. 1993-03957; INSTRUMENT NO. 1993-03959; INSTRUMENT NO. 1993-03960; INSTRUMENT NO. 1993-03961; INSTRUMENT NO. 1993-03964; INSTRUMENT NO. 1993-03965 AND INSTRUMENT NO. 1993-03966.

\$184,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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.

IN WITNESS WHEREOF, the said **ELIZABETH HENDERSON** as **CLOSING AGENT** of **AMERICAN HOMES AND LAND CORPORATION**, has hereunto subscribed his/her/their name on this the 21st day April of 2006.

AMERICAN HOMES AND LAND CORPORATION

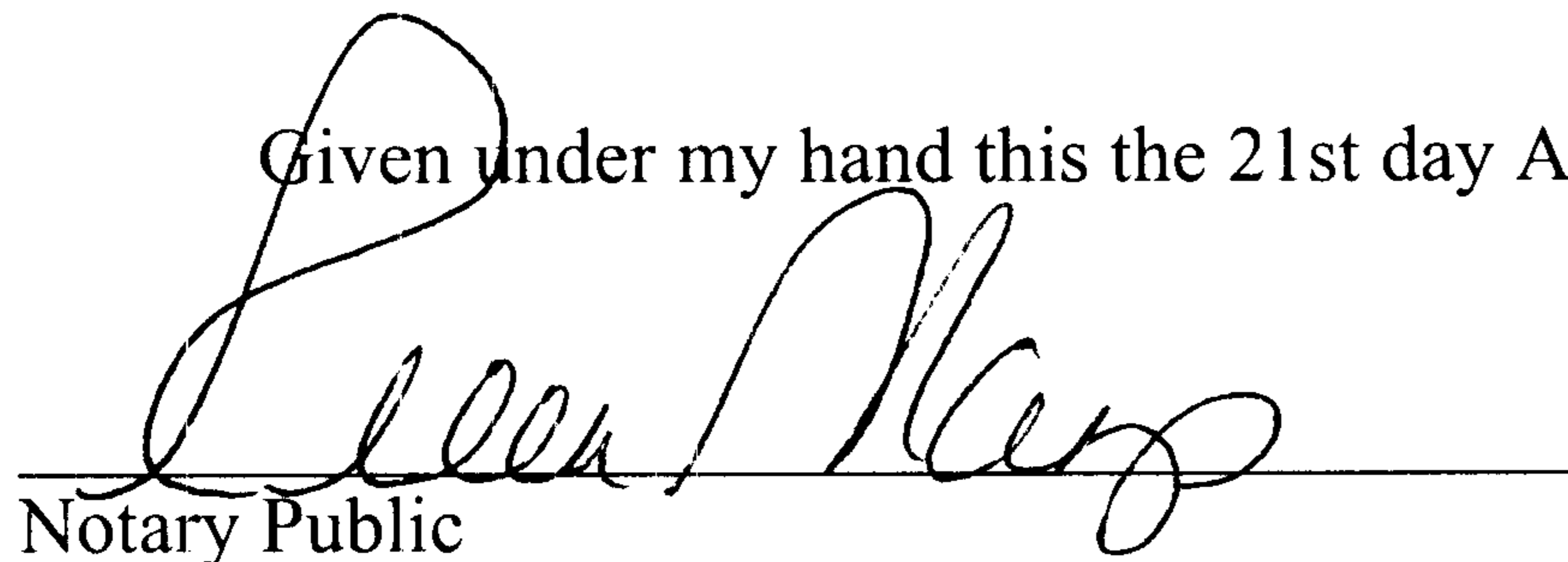

ELIZABETH HENDERSON
CLOSING AGENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **ELIZABETH HENDERSON**, whose name as **CLOSING AGENT** of **AMERICAN HOMES AND LAND CORPORATION**, CORPORATION, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said CORPORATION.

Given under my hand this the 21st day April of 2006.


Notary Public

My commission expires: 12/20/08

