



20060623000303150 1/1 \$31.50
Shelby Cnty Judge of Probate, AL
06/23/2006 02:20:33PM FILED/CERT

SEND TAX NOTICE TO: JEFFREY LOWREY
237 HIGHLAND PARK DRIVE
BIRMINGHAM, AL. 35242

Shelby County, AL 06/23/2006
State of Alabama

WARRANTY DEED

Deed Tax: \$20.50

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:
COUNTY OF SHELBY:

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$408,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **STEVEN D. SANDERS and CHRISTY M. SANDERS, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S)), do hereby GRANT, BARGAIN, SELL and CONVEY unto **JEFFREY LOWERY and JANNA LOWERY, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S)) 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 the **County of SHELBY, and State of Alabama**, to-wit:

LOT 1702-A, ACCORDING TO THE RE-SUBDIVISION OF HIGHLAND LAKES, 17TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 27, PAGE 90, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA, ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED IN INSTRUMENT #1994-07111 AND AMENDED IN INSTRUMENT #1996-17543 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 17TH SECTOR, RECORDED AS INSTRUMENT #2000-413171 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

\$326,400.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

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

And I(we) do for myself(ourselves) and for my(our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am(we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 19th day of June, 2006.

Steven D. Sanders (L.S.)
STEVEN D. SANDERS
Christy M. Sanders (L.S.)
CHRISTY M. SANDERS

THE STATE OF ALABAMA:
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that STEVEN D. SANDERS and CHRISTY M. SANDERS, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 19th day of June, 2006.

Christopher P. Moseley
Notary Public
My commission exp: _____

Prepared by:
✓ CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
2871 ACTON ROAD, SUITE 101
Birmingham, Al. 35243

CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/07/09