This instrument was prepared by:
Shelby County Abstract & Title Co., Inc.
101 West College
Columbiana, AL 35051

Send Tax Notice To: Vinn T. Ho 2000 Arrow head dr.
Sylacauga AL 35150
[redacted]

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

SHELBY COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

20060908000444030 1/1 $99.00
Shelby Cnty Judge of Probate, AL
09/08/2006 09:44:06AM FILED/CERT

That in consideration of Eighty Eight Thousand dollars and Zero cents ($88,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Aliant Bank (herein referred to as grantors) do grant, bargain, sell and convey unto Vinh T. Ho and husband Tien M. Pham (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 11, according to the Survey of Chancellor's Crossings as recorded in Map Book 28, Page 75, in the Probate Office of Shelby County, Alabama.
Situated in Shelby County, Alabama.

Subject to taxes for

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 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, unless otherwise noted 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

($_____) of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 28th day of August, 2006.

_____ (Seal) _____ (Seal)
Aliant Bank
By: Tim Hamner, VP

_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

_____ (Seal)

STATE OF ALABAMA

} General Acknowledgment

SHELBY COUNTY

I, Mike T. Atchison, a Notary Public in and for said County, in said State, hereby certify that Tim Hamner as VP of Aliant Bank whose name 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of August, 2006.

Mike T. Atchison, Notary Public

MIKE T. ATCHISON NOTARY PUBLIC ALABAMA STATE AT LARGE

Shelby County, AL 09/08/2006
State of Alabama

Deed Tax:$88.00