

(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

TIMOTHY G. SANTOS 2517 STONECREEK TRAIL HELENA, AL 35080

STATE OF ALABAMA COUNTY OF SHELBY

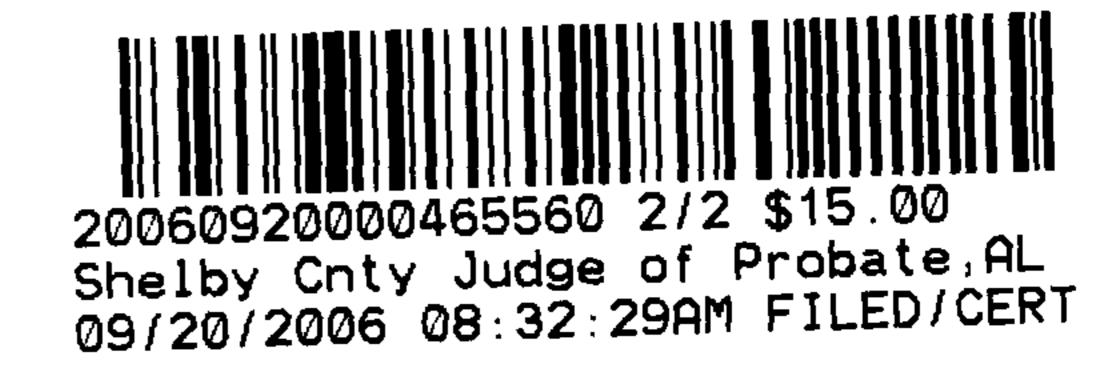
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP STATUTORY WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY SEVEN THOUSAND FIVE HUNDRED FORTY DOLLARS 00/100 (\$187,540.00) 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 TIMOTHY G. SANTOS and CARMENCITA P. SANTOS, (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 1767, according to the Survey of Old Cahaba IV, 2nd Addition, Phase 5, as recorded in Map Book 34 at Page 53 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. SUBJECT TO MATTERS SHOWN ON RECORDED MAP BOOK 34 AT PAGE 53.
- 3. RESTRICTIONS APPEARING OF RECORD IN INST. NO. 20041209000673670.
- 4. EASEMENTS AND RIGHTS OF WAY OF RECORD, AFFECTING INSURED
- 5. ANY PRIOR RESERVATION OR CONVEYANCE OF MINERALS OF EVERY KIND AND CHARACTER, INCLUDING BUT NOT LIMITED TO, OIL, GAS, SAND AND GRAVEL IN, ON AND UNDER THE SUBJECT PROPERTY.
- 6. RIGHTS OF CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS.
- 7. ENCROACHMENTS, OVERLAPS, BOUNDARY LINE DISPUTES, VARIATIONS OR SHORTAGES IN AREA OR CONTENT AND ANY OTHER MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND/OR INSPECTION OF THE PREMISES.
- 8. ROADS, STREAMS, WAYS OR EASEMENTS OR CLAIMS OR EASEMENTS NOT SHOWN BY THE PUBLIC RECORDS, RIPARIAN RIGHTS AND TITLE TO ANY FILLED IN LAND.
- 9. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIALS HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
- 10. ANY ASSESSMENT WHICH IS A LIEN, BUT NOT YET CERTIFIED TO PROPER TAX AUTHORITY.



\$191,572.00 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 GEORGE M. VAUGHN as CLOSING AGENT of AMERICAN HOMES AND LAND CORPORATION, has hereunto subscribed his/her/their name on this the 8th day September of 2006.

AMERICAN HOMES AND LAND CORPORATION

PUBLIC

GEORGE M. VAUGHN 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 GEORGE M. VAUGHN, 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 8th day September of 2006.

Notary Public

My commission expires: