Shelby County, AL 11/20/2006
State of Alabama

Deed Tax:$47.00

20061120000566030 1/1 $58.00
Shelby Cnty Judge of Probate,AL
11/20/2006 09:15:34AM FILED/CERT

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

That, in consideration of **$234,022.00** to the undersigned Grantor, **Investment Associates, LLC, a Limited Liability Company,** in hand paid by the Grantees named herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto **Loretta R Gould and Joseph R Sarkis** (herein referred to as "Grantees") as joint tenants with rights of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 175A, according to the Final Plat of the Residential Subdivision Inverness Cove, Phase 2, Resurvey #1, as recorded in Map Book 36, Page 110 A&B, in the Probate Office of Shelby County, Alabama.

Address of Property: **1348 Inverness Cove Drive**
Birmingham, Alabama 35242

Subject to taxes for the year 2007 and subsequent years, easements, restrictions, reservations, rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

$187,217.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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 the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said Grantor does for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal this the 2nd day of November, 2006.

Investment Associates, LLC

By: _____
Jonathan M. Belcher, Authorized Member
Grantor

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Jonathan M. Belcher, Authorized Member of Investment Associates, LLC,** 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 as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2nd day of November, 2006.

_____
Notary Public

Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 13, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITER

This Instrument Prepared By;
Kevin Hays, Attorney at Law
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:
Loretta R Gould and Joseph R Sarkis
1348 Inverness Cove Drive
Birmingham, Alabama 35242