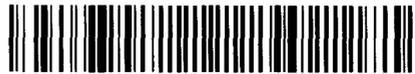


SEND TAX NOTICE TO:
Kim Thi Pham Huynh
Phung Thanh Huynh
Le Ngoc Tran
4017 Shandwick Lane
Birmingham, AL 35242

THIS INSTRUMENT PREPARED BY:
Shannon E. Price, Esquire
P. O. Box 19144
Birmingham, AL 35219


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Shelby Cnty Judge of Probate, AL
02/02/2007 01:44:59PM FILED/CERT

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS:

SHELBY COUNTY

That in consideration of -----FOUR HUNDRED EIGHTY-SIX THOUSAND FIVE HUNDRED AND NO/100'S DOLLARS-----(\$486,500.00)

To the undersigned **GRANTOR(S)** in hand paid by the **GRANTEE(S)** herein, the receipt whereof is acknowledged,

Jim Palmer and wife, Josephine Palmer (herein referred to as **GRANTOR(S)**), do grant, bargain, sell and convey unto

Kim Thi Pham Huynh, a married woman
Phung Thanh Huynh and wife, Le Ngoc Tran

(herein referred to as **GRANTEE(S)**), as joint tenants, with right of survivorship, the following described real estate, situated in **Shelby County, Alabama**, to-wit:

LOT 10, ACCORDING TO THE SURVEY OF GREYSTONE, 1ST SECTOR, PHASE IV, AS RECORDED IN MAP BOOK 15, PAGE 107 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NON-EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS AND HUGH DANIEL DRIVE, ALL AS MORE PARTICULARLY DESCRIBED IN THE GREYSTONE RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, DATED NOVEMBER 6, 1990 AND RECORDED IN BOOK 317, PAGE 260 AND FIRST AMENDED TO GREYSTONE RESIDENTIAL DECLARATION OF COVENANTS AND CONDITIONS AND RESTRICTIONS RECORDED IN REAL 346, PAGE 942.

Subject to:

- 1) The lien of Ad Valorem taxes for the year 2006 are a lien but neither due nor payable until 1 October, 2006.
- 2) Municipal improvements assessments and fire district dues against subject property, if any.
- 3) Title to all oil, gas and minerals within and underlying the premises, together with all oil and mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights.
- 4) 10' easement rear as shown on recorded Map Book 15, Page 107.
- 5) easement front as shown on recorded Map Book 15, Page 107.
- 6) 6' water main front as shown on recorded Map Book 15, Page 107.

\$ 389,200.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.



WARRANTY DEED, JOINT TENANTS
WITH RIGHT OF SURVIVORSHIP
Closers' Choice

Shelby County, AL 02/02/2007
State of Alabama

Deed Tax: \$97.50

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.

IN WITNESS WHEREOF, GRANTOR(S) have hereunto set my (our) hand(s) and seal(s), this **January 22, 2007**.

_____(Seal) Jim Palmer (Seal)
_____(Seal) Josephine Palmer (Seal)

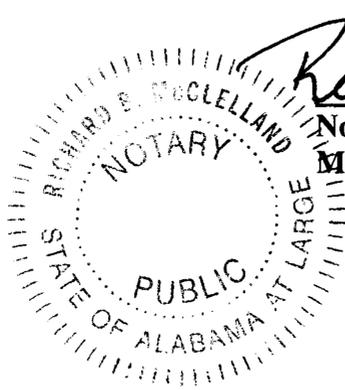
STATE OF ALABAMA

General Acknowledgement

JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Jim Palmer and wife, Josephine Palmer, whose names were signed to the foregoing conveyance, and who are known to me (or satisfactorily proven), acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of January, 2007.



Richard B. McClelland (Seal)
Notary Public.
My Commission Expires: _____

Richard B. McClelland
My Commission Expires: 10-19-2010



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