20070216000072380 1/2 $14.50
Shelby Cnty Judge of Probate,AL
02/16/2007 10:47:02AM FILED/CERT

This Instrument Prepared By:

Stewart & Associates, P.C.
3595 Grandview Parkway #645
Birmingham, Alabama 35243
NTC0700055

Send Tax Notice To:

Christopher J. Hammel
April M. Hammel
460 Holland Lakes Drive N.
Pelham, Alabama 35124

STATE OF ALABAMA)
COUNTY OF SHELBY)

Shelby County, AL 02/16/2007
State of Alabama
Deed Tax:$.50

STATUTORY WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL PERSONS BY THESE PRESENTS, that in consideration of One Hundred Sixty Thousand Nine Hundred and no/100 Dollars ($160,900.00) to the undersigned Holland Lakes, Inc., an Alabama corporation ("Grantor"), in hand paid by Christopher J. Hammel and April M. Hammel ("Grantee"), the receipt and sufficiency of which are hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Grantee, as Joint Tenants with Rights of Survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Final Plat of Holland Lakes, Sector 2, Phase 1, as recorded in Map Book 36 Page 8 in the Probate Office of Shelby County, Alabama (the "Property").

Together with the nonexclusive easement to use the Common Areas as more particularly described in Holland Lakes Declaration of Covenants, Conditions, and Restrictions executed by the Grantor and filed for record as Instrument No. 20050425000196100 in the Probate Office of Shelby County, Alabama (the "Declaration").

$128,700.00 of the consideration was paid from the proceeds of a mortgage loan.
$32,180.00 of the consideration was paid from the proceeds of a second mortgage loan closed simultaneously herewith.

Subject to: (1) Ad valorem taxes due and payable October 1, 2007 and all subsequent years thereafter; (2) Mineral and mining rights not owned by Grantor; (3) The easements, restrictions, assessments, covenants, agreements and all other terms and provisions of the Declaration and in Map Book 36 page 8 and in Instrument No. 20050425000196100 in the Probate Office of Shelby County, Alabama; (4) All easements, restrictions, reservations, agreements, rights-of-way, building setback lines and any other matters of record.

Grantee, by acceptance of this deed, acknowledges, covenants and agrees for itself and for its successors and assigns, that Grantor shall not be liable for and Grantee hereby waives, releases and forever discharges Grantor, its officers, agents, employees, directors, shareholders, partners, predecessors, contractors, subcontractors, mortgagees and each of their respective successors and assigns, from any and all liability claims and causes of action of any nature on account of loss, damage, or injuries to buildings, structures, improvements, personal property or to Grantee or any owner, occupants or other person who enters upon any portion of the Property as a result of or arising out of any past, present or future

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soil, surface and/or subsurface conditions, known or unknown, (including, without limitation, radon, sinkholes, underground mines, tunnels and limestone formations and deposits) under or upon the Property or any property surrounding, adjacent to or in close proximity with the Property.

TO HAVE AND TO HOLD, to the said Grantee, 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 Grantee 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 Grantee herein shall take as tenants in common.

IN WITNESS WHEREOF, the said Holland Lakes, Inc., an Alabama corporation, by its Closing Agent, Kara Bowman, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 14th day of February, 2007.

HOLLAND LAKES, INC., AN ALABAMA CORPORATION

By Kara Bowman
KARA BOWMAN
CLOSING AGENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Kara Bowman, whose name as Closing Agent of Holland Lakes, Inc., an Alabama 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 14th day of February, 2007.

Mary Pamela Short
Notary Public
My Commission Expires: 8/28/10

[SEAL] MARY PAMELA SHORT
MY COMMISSION EXPIRES
AUGUST 28, 2010
ALABAMA
NOTARY PUBLIC