

SEND TAX NOTICE TO:
 Charles Mbugua Ngae
 George N. Mbugua
 2108 King Charles Court
 Alabaster, AL 35007

✓ This instrument was prepared by:

Charles E. Davis, Jr.
 400 Vestavia Parkway, Suite 101
 Birmingham, Alabama 35216

20070604000259460 1/1 \$12.00
 Shelby Cnty Judge of Probate, AL
 06/04/2007 03:41:54PM FILED/CERT



WARRANTY DEED

STATE OF ALABAMA)
 SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of **ONE HUNDRED FIFTY-FOUR THOUSAND and No/100's (\$154,000.00) DOLLARS** to the undersigned grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we, **David A. Lovell and wife, Janet S. Lovell** (hereinafter grantors), do grant, bargain, sell and convey unto **Charles Mbugua Ngae, George N. Mbugua and Veronica W. Ngae**, (hereinafter grantees) as joint tenants with right of survivorship, all of our right, title and interest in the following described real estate, situated in **SHELBY COUNTY, ALABAMA:**

Lot 83, according to Kingwood, Third Addition, as shown by plat of said subdivision recorded in Map Book 7, Page 26, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

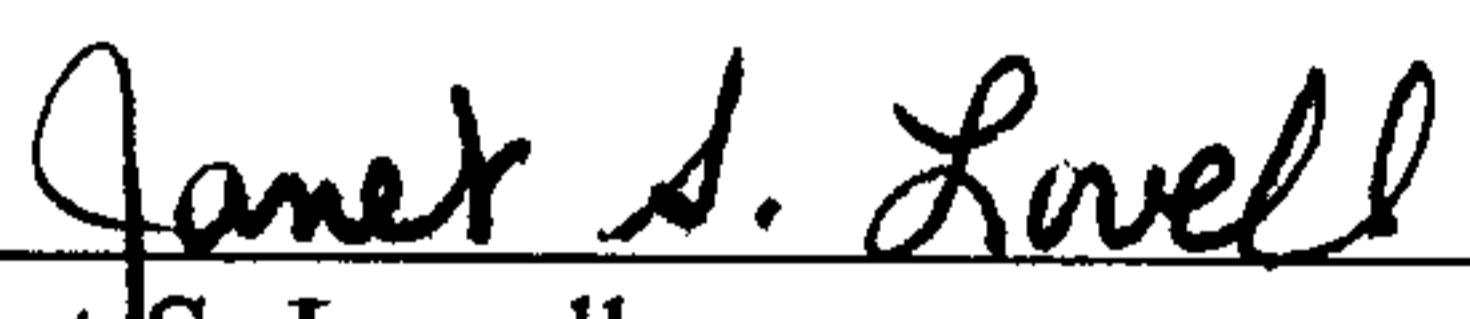
\$154,000.00 of the above referenced consideration is from a purchase money first mortgage.

Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said GRANTEEES, for and during their joint lives and upon the death of any or either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivors forever, together with every contingent remainder and right of reversion. And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 22nd day of May, 2007.

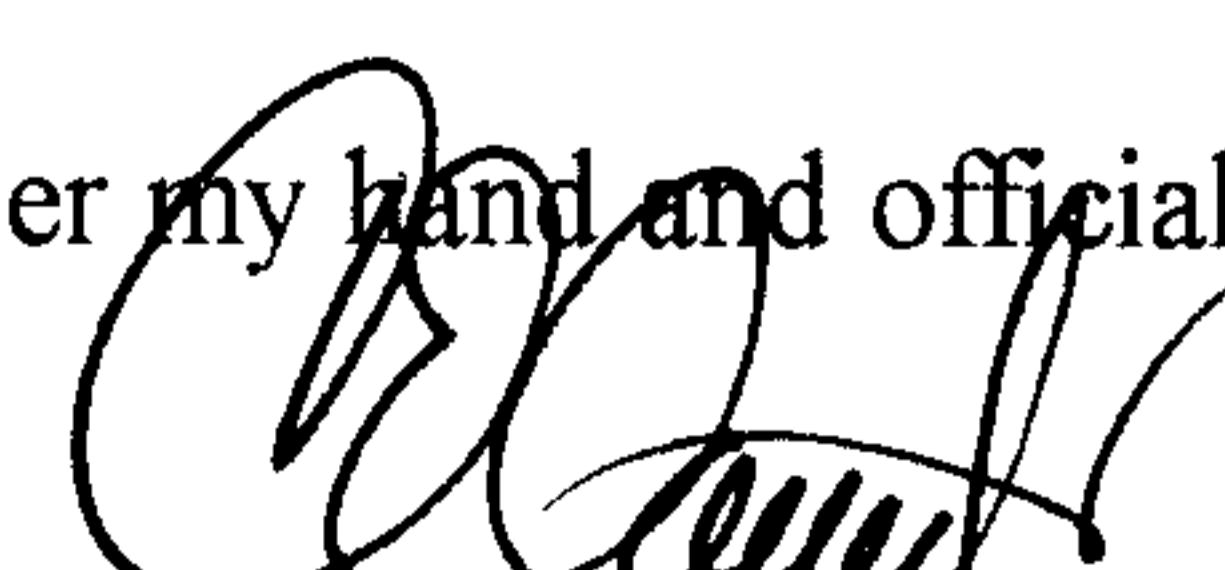

 David A. Lovell


 Janet S. Lovell

STATE OF ALABAMA)
 JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **David A. Lovell and Janet S. Lovell**, whose names are signed to the foregoing conveyance, and who are known to me, 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 May, 2007.


 Notary Public
 Commission Expires: 10/28/10