

**WARRANTY DEED
JOINTLY WITH REMAINDER TO SURVIVOR**

**STATE OF ALABAMA
JEFFERSON COUNTY**

Shelby County, AL 12/05/2007
State of Alabama

Deed Tax: \$12.50

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Forty Seven Thousand and No/100 (\$247,000.00) and other valuable considerations to the undersigned GRANTOR(S), JOHN F. RAINS AND JILL RAINS, HUSBAND AND WIFE, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents GRANT, BARGAIN, SELL and CONVEY unto, ALFRED E. COST AND MALINDA COST, (hereinafter referred to as GRANTEE(S), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in County of Shelby, State of Alabama, to-wit:

LOT 14, ACCORDING TO THE SURVEY OF PARK FOREST SUBDIVISION, SECOND SECTOR AS RECORDED IN MAP BOOK 16, PAGE 84, SHELBY COUNTY, ALABAMA RECORDS.

\$234,650.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

SUBJECT TO: EASEMENTS, RESTRICTIVE COVENANTS AND RIGHT OF WAYS AS SHOWN BY THE PUBLIC RECORDS. AD VALOREM TAXES FOR THE YEAR 2007, ARE DUE AND PAYABLE BUT NOT YET DELINQUENT.

TO HAVE AND TO HOLD, to the said GRANTEE(S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal, this the 28TH day of November, 2007.

John F. Rains
JOHN F. RAINS

Jill Rains
JILL RAINS

BY: Christopher Wilson, AIF
CHRISTOPHER WILSON, AIF

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CHRISTOPHER WILSON, AIF

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county and state hereby certify that CHRISTOPHER WILSON AS ATTORNEY IN FACT FOR JOHN F. RAINS AND JILL RAINS, whose names is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, in his/her/their capacity as such Attorney In Fact, and with full authority, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 28 day November, 2007.

My Comm. Exp.:

Christopher P. Moseley
NOTARY PUBLIC

**CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/07/09**

THIS INSTRUMENT PREPARED BY:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
2871 ACTON ROAD, SUITE 101
BIRMINGHAM, AL 35243

SEND TAX NOTICE TO:
ALFRED E. COST
335 DOGWOOD TRAIL
ALABASTER, AL. 35007