

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN, PC
5 Riverchase Ridge
Birmingham, Alabama 35244

HEATHER C. RUHL 705 FOREST LAKES DRIVE CHELSEA, AL 35043

STATE OF ALABAMA COUNTY OF Shelby

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY FOUR THOUSAND DOLLARS 00/100 (\$164,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I/we, RACHEL BLUDWORTH, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto HEATHER C. RUHL and JOHN ALLAN MAXWELL, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in Shelby County, Alabama, to-wit:

LOT 521 ACCORDING TO THE SURVEY OF FOREST LAKES AS RECORDED IN MAP BOOK 34 PAGE 1222A IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

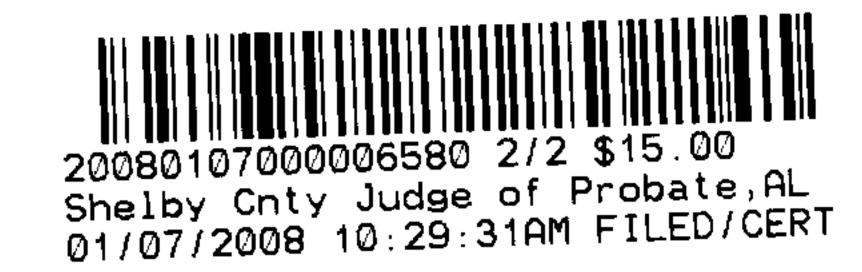
SUBJECT TO:

1. TAXES EASEMENTS RIGHTS OF WAY RESTRICTIONS SETBACKS OF RECORD.

\$164,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.



IN WITNESS WHEREOF, the said GRANTORS, RACHEL BLUDWORTH, have hereunto set his, her or their signature(s) and seal(s), this the 28th day of December, 2007.

RACHEL BLUDWORTH

STATE OF ALABAMA COUNTY OF SHELBY

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **RACHEL BLUDWORTH**, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 28th day of December, 2007.

Notary Public

My commission expires: