

This instrument was prepared by:  
David A. Bedgood  
140 Bowling Lane  
Pelham, Alabama 35124

SEND TAX NOTICE TO:  
Ben Williams and Susan Williams  
3016 Spruce Drive  
Helena, Alabama 35080

**WARRANTY DEED  
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

**STATE OF ALABAMA  
COUNTY OF SHELBY**

**KNOW ALL MEN BY THESE PRESENTS:**

That in consideration of **ONE HUNDRED EIGHTY ONE THOUSAND NINE HUNDRED AND NO/100'S (\$181,900.00) DOLLARS** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, We, **DAVID M. ROSS AND JILL P. ROSS, HUSBAND AND WIFE** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **BEN WILLIAMS AND SUSAN WILLIAMS** (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in **SHELBY County, Alabama to-wit:**

**Lot 21, according to the Survey of Royal Pines Phase II, as recorded in Map Book 15, Page 19, in the Probate Office of Shelby County, Alabama.**

This conveyance is made subject to covenants, restrictions, reservations, easements and rights-of-ways, if any, heretofore imposed of record affecting Grantor's title to said property, and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.

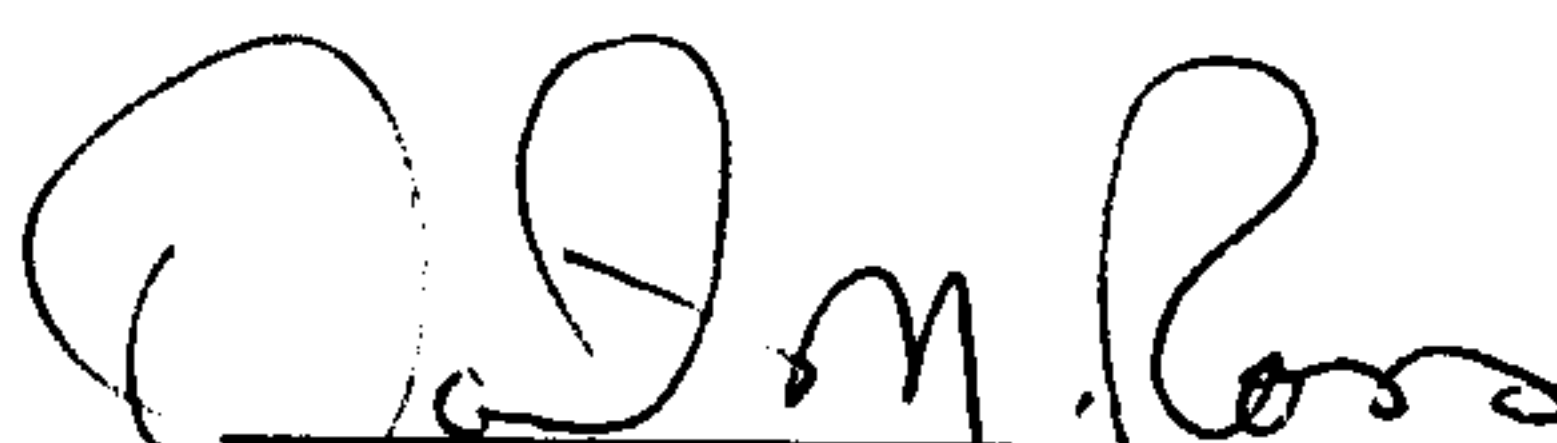
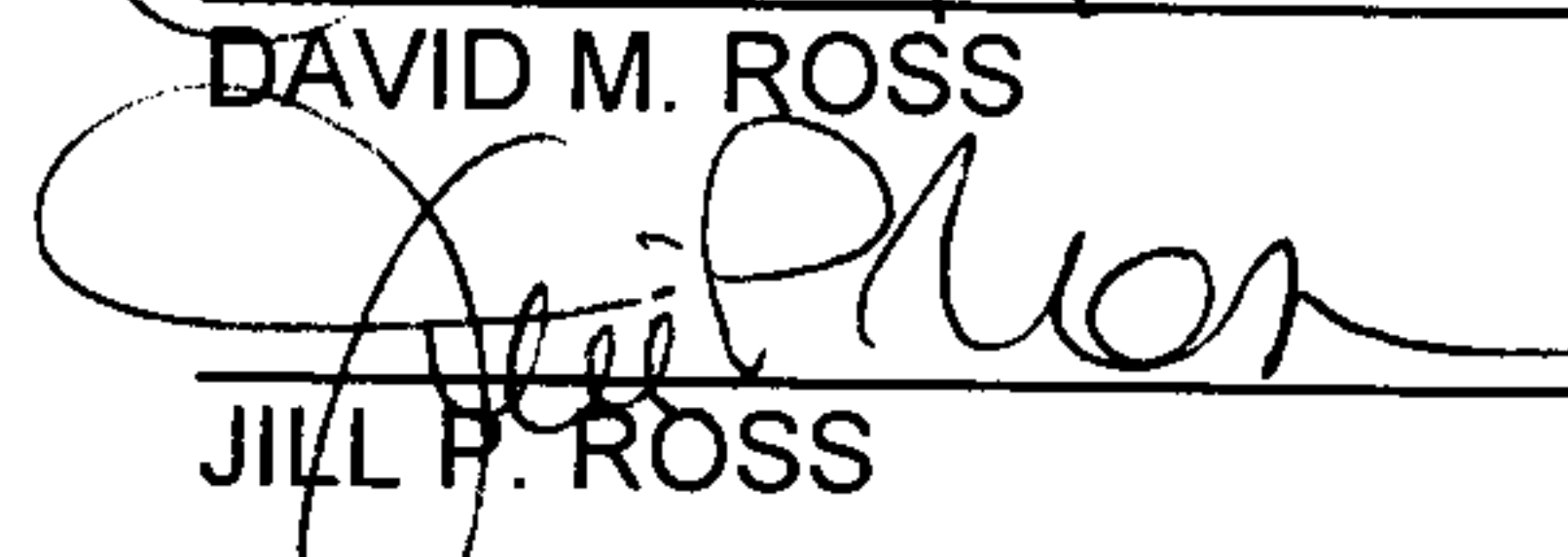
**\$179,089.00** of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

The preparer of this instrument has served as a scrivener only and has not examined title to the property for purposes of Grantors's representations made herein or rendered any opinion with respect thereto.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we, **DAVID M. ROSS AND JILL P. ROSS**, have hereunto set my (our) hand(s) and seal(s) this the 29th day of **JULY**, 2008.

 (SEAL)  
DAVID M. ROSS  
 (SEAL)  
JILL P. ROSS

**STATE OF ALABAMA  
COUNTY OF SHELBY**

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that **DAVID M. ROSS AND JILL P. ROSS** 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 29th day of **JULY**, 2008

Shelby County, AL 07/28/2008  
State of Alabama

Deed Tax: \$3.00

  
Notary Public

My commission expires \_\_\_\_\_

