

SEND TAX NOTICE TO:
Ronda K. Breasseale &
Ronald P. McNeely &
215 Ammersee Lakes Dr.
Montevallo, AL 35115

Prepared by:

Morris J. Princiotta, Jr.
Attorney at Law
2100-C Rocky Ridge Road
Birmingham, Alabama 35216

STATE OF ALABAMA:
JEFFERSON COUNTY:

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

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **ONE HUNDRED AND SIXTY-TWO THOUSAND AND NO/100.....(\$162,000.00) Dollars**, to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, **A. G. WESTBROOK & ROBERTSON BANKING COMPANY, AS CO-TRUSTEES OF THE FRED I. PALMER REVOCABLE TRUST DATED MARCH 6, 1997 FOR THE BENEFIT OF CHRISTY S. FROST f/k/a CHRISTY MARSH**, do grant, bargain, sell and convey unto **RONDA K. BREASSEALE and RONALD P. McNEELY** (hereinafter referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate situated in **SHELBY** County, Alabama, to-wit:

Lot 70, according to the Amended Map of Ammersee Lakes, First Sector, as recorded in Map Book 28, Pages 98 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Taxes for 2009 and subsequent years, not yet due and payable.
2. Permits to Alabama Power Company as recorded in Deed Book 133, Page 367 and in Deed Book 143, Page 433.
3. Right of Way to Shelby County recorded in Deed Book 124, Page 251.
4. Agreement regarding access easements as set forth in deeds recorded in Instrument #1999-7188, Instrument #1999-7189, corrected in Instrument #1999-11852, Instrument #1999-7190, corrected in Instrument #1999-11853, and in Instrument #1999-7191, corrected in Instrument #1999-11854.
5. Restrictions as recorded in Instrument #2001-29304.
6. Easement to Alabama Power Company recorded in Instrument #2002-6367.
7. Agreement with City of Montevallo and Montevallo Sewer & Water Board as recorded in Instrument #2002-13452.
8. Title to all oil, gas and minerals within and underlying the premises, together with all oil mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights.
9. Restrictions, public utility easements, and building setback lines as shown on recorded map of said subdivision.

\$159,889.00 of the purchase price received above was paid from a first purchase money mortgage loan, closed simultaneously herewith.

The entire balance of the purchase price received above was paid from a second purchase money mortgage loan 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 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 we do for ourselves and for our heirs, executors, administrators, successors and/or assigns, covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are 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, administrators, successors and/or assigns, shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 15th day of December, 2008.

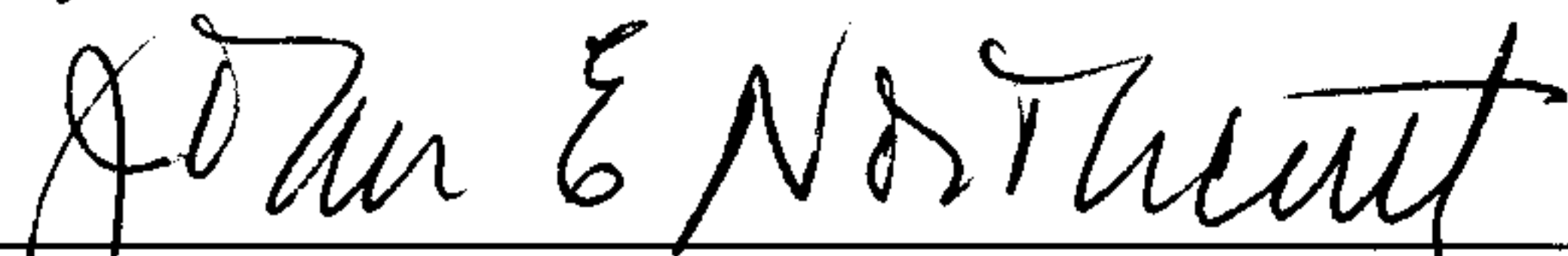


(Seal)

A. G. Westbrook, as Co-Trustee
of the Fred I. Palmer Revocable
Trust dated March 6, 1997 for the
benefit of Christy S. Frost f/k/a
Christy Marsh

Robertson Banking Company, as Co-Trustee
of the Fred I. Palmer Revocable
Trust dated March 6, 1997 for the
benefit of Christy S. Frost f/k/a
Christy Marsh

By:



John E. Northcutt, Chairman Emeritus

STATE OF ALABAMA:
JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **A. G. WESTBROOK & ROBERTSON BANKING COMPANY, AS CO-TRUSTEES OF THE FRED I. PALMER REVOCABLE TRUST DATED MARCH 6, 1997 FOR THE BENEFIT OF CHRISTY S. FROST f/k/a CHRISTY MARSH**, 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, in their above stated capacities, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of December, 2008.

Shelby County, AL 12/18/2008
State of Alabama

Deed Tax: \$2.50



Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: NOV 5, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS