SEND TAX NOTICE TO: JAMES D. NICHOLS AND WIFE, LISA NICHOLS, 380 SAVANNAH CIRCLE, CALERA, AL 35040

Shelby County, AL 04/06/2009

CORPORATE STATUTORY WARRANTY DEED

State of Alabama

04/06/2009 12:24:48PM FILED/CERT

Deed Tax: \$3.50

STATE OF ALABAMA COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS: That in consideration of One Hundred Seventy Five Thousand and no/100 (\$175,000.00) Dollars to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, MUTUAL SAVINGS CREDIT UNION, an Alabama stated chartered credit union (herein referred to as GRANTOR, whether one or more) does grant, bargain, sell and convey unto, JAMES D. NICHOLS and wife, LISA NICHOLS, as joint tenants with right of survivorship (herein referred to as GRANTEES), the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 614, ACCORDING TO THE SURVEY OF SAVANNAH POINTE, SECTOR VI, AS RECORDED IN MAP BOOK 30, PAGE 41, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This being the same property conveyed to Mutual Savings Credit Union by deed dated 5/9/2008 and filed 6/12/2008 in Instrument 20080612000240630.

- (1) Subject to property taxes for the current year.
- (2) Subject to easements, restrictions, covenants and conditions, if any.
- (3) Subject to mineral and mining rights.
- (4) Subject to building lines, right of ways, easements, restrictions, reservations and conditions, if any, as recorded in Map Book 30, Page 41.
- (5) Subject to all outstanding rights of redemption in favor of all persons and entities entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed dated May 9, 2008 and recorded on June 12, 2008 in instrument 20080612000240630 in the Probate Office of Shelby County, Alabama.

\$171,830.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and Grantor only warrants title from the time Grantor obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantees.

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.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

IN WITNESS WHEREOF, the undersigned officer on behalf of the corporation has placed its hand and seal, on March 20, 2009.

MUTUAL SAMINGS CREDIT UNION BY: Sammy Clements

STATE OF ALABAMA COUNTY OF JEFFERSON

Sammy chements Vice-President

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that \_\_\_\_\_, the duly authorized \_\_\_\_\_ Mutual Savings Credit Union, an Alabama credit union, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he executed the same voluntarily, as an act of said company, acting in his capacity as aforesaid. Given under my hand and official seal on March 20, 2009.

Notary Public

My commission expires: / 2 - 30 · 20//