

WARRANTY DEED

This Instrument Was Prepared By:

Frank K. Bynum, Esquire
#17 Office Park Circle
Birmingham, Alabama 35223

SEND TAX NOTICE TO:

Ronald Loveday
Michelle A. Loveday
152 Crest Dr.
Westover, AL 35147

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Three Hundred One Thousand Two Hundred Fifty and no/100 dollars (\$301,250.00), to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **S & S Development Co., Inc.**, (herein referred to as Grantors) does grant, bargain, sell and convey unto **Ronald Loveday and Michelle A. Loveday** (herein referred to as Grantees), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 11, according to the Survey of Carden Crest, as recorded in Map Book 35, Page 64, in the Office of the Judge of Probate of Shelby County, Alabama.

\$241,000.00 of the purchase price recited above was paid from the proceeds of a purchase money mortgage loan closed simultaneously herewith.

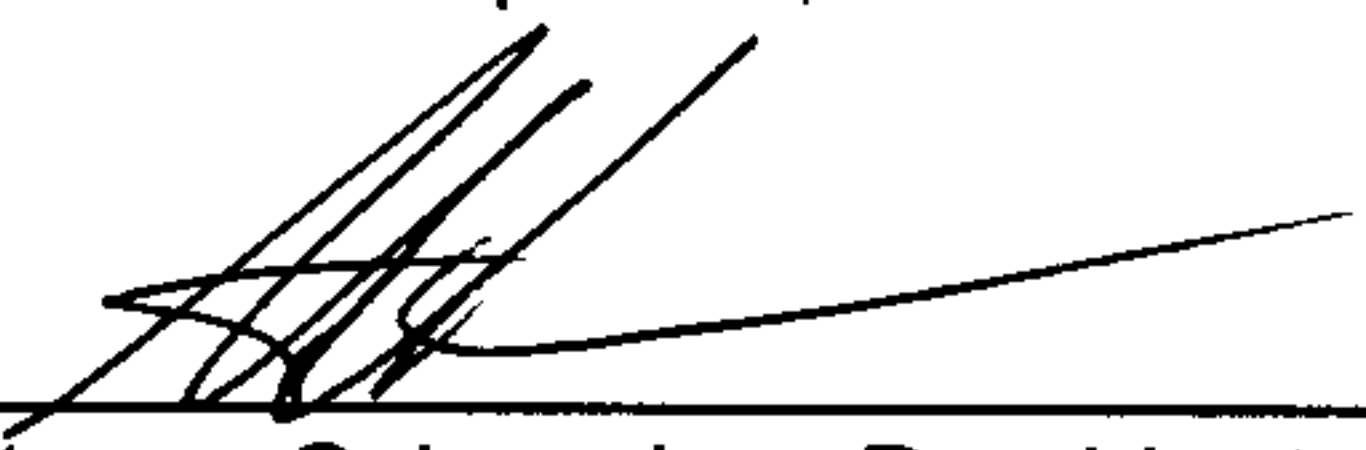
Subject to existing easements, restrictions, set back lines, right of ways, limitations, if any, of record.

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 it does for itself, its successors and assigns covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, and assigned forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, S & S Development Co., Inc., the said Grantor, by Steven Schencker, its President, who is authorized to execute this conveyance, has hereto set its signature and seal, this 24th day of April, 2009.

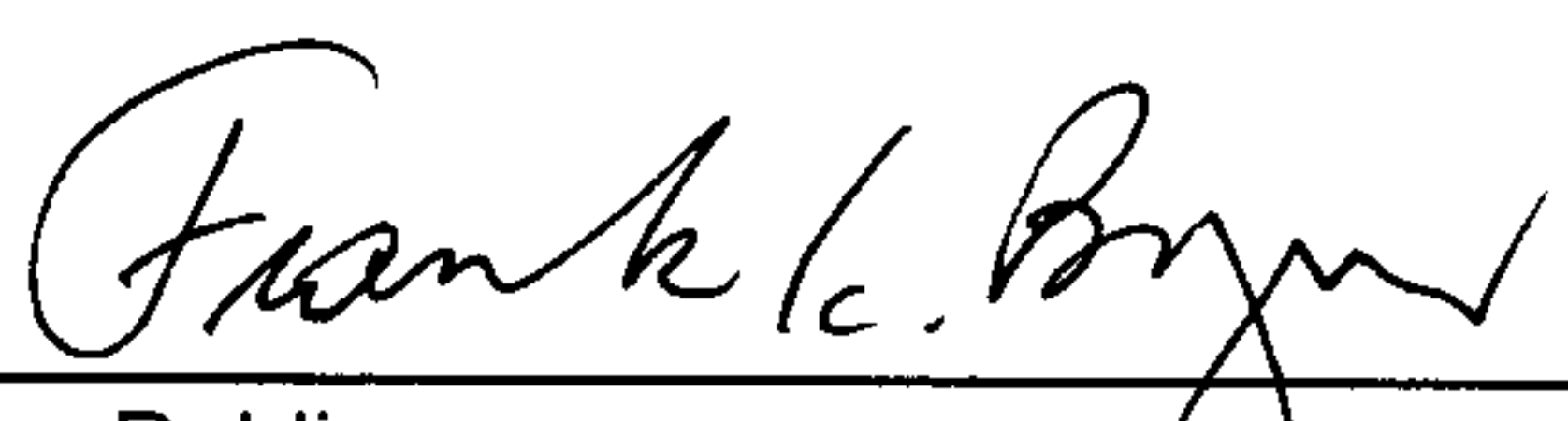
S & S Development, Inc.

by: 
Steven Schencker, President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Steven Schencker whose name as President of S & S Development Co., Inc., 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 the conveyance, he, in his capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 24th day of April, 2009.


Notary Public
My Commission Expires: 07-07-2013



20090504000164610 1/1 \$71.50
Shelby Cnty Judge of Probate, AL
05/04/2009 02:06:50 PM FILED/CERT

Shelby County, AL 05/04/2009
State of Alabama
Deed Tax : \$60.50