

This instrument was prepared by

SEND TAX NOTICE TO:

A, Vincent Brown, Jr.  
510 North 18th Street  
Bessemer, AL 35020

Peggy Smith  
Michael Gray  
1042 Emerald Ridge Drive  
Calera, AL 35080

File #0610-07

**WARRANTY DEED**

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

**STATE OF ALABAMA**  
**COUNTY OF Shelby**

**KNOW ALL MEN BY THESE PRESENTS:**

10,000

That in consideration of **One Hundred Forty Thousand and 00/100 (\$140000) DOLLARS** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, **Milton Pate, a married man** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **Peggy Smith, a single woman, and Michael Gray, a single man** (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 136, according to the Survey of Emerald Ridge Sector I, as recorded in Map Book 35, Page 143, in the Probate Office of Shelby County, Alabama.*

SUBJECT PROPERTY IS NOT THE HOMESTEAD OF THE GRANTOR NOR GRANTOR'S SPOUSE.

SUBJECT TO:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Standard Exceptions:
  - a. Rights or claims of parties in possession not shown by the public records.
  - b. Easements, or claims of easements, not shown by the public records.
  - c. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
  - d. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
  - e. Taxes or assessments which are not shown as existing liens by either the public records or the records of any taxing authority that levies taxes or assessments on real property.
3. Taxes for the year 2010 and subsequent years.
4. Easement(s), building line(s) and restriction(s) as shown on recorded map.
5. Right-of-way granted to Alabama Power Company recorded in Instr. No. 2005-39667, and Inst. No. 2005-39668.
6. Right-of-way granted to Jefferson County recorded in Volume 254, Page 131 and Volume 256, Page 887.
7. Restrictions appearing of record in Inst. No. 2005-54838 and Recorded in Inst. No. 2007, Page 39606.
8. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not insured herein.

**\$130000** of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever, it being the intention of the parties to this



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Shelby Cnty Judge of Probate, AL  
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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, I/(we), **Milton Pate**, have hereunto set my (our) hand(s) and seal(s) this **30<sup>th</sup>** day of **June, 2010**.

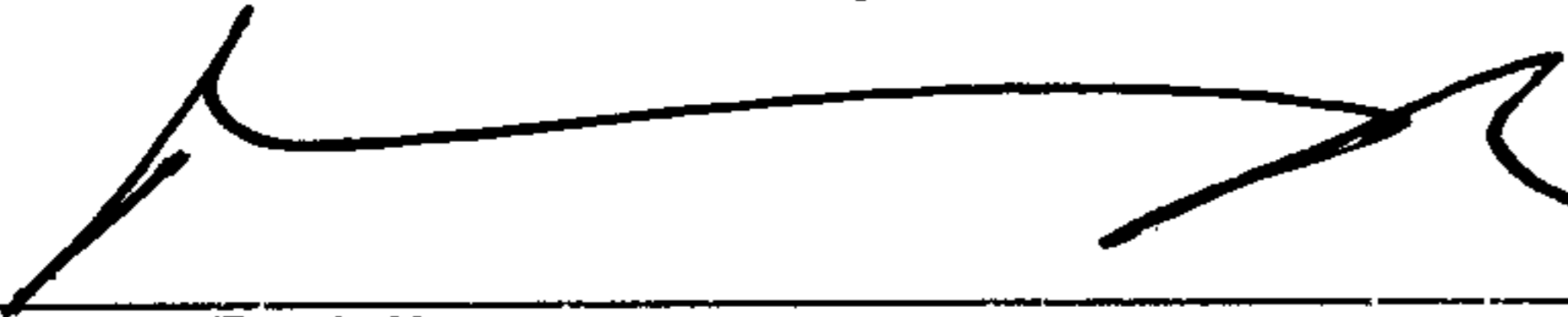
  
\_\_\_\_\_  
**Milton Pate** (SEAL)

STATE OF ALABAMA  
JEFFERSON COUNTY

Deed Tax : \$10.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Milton Pate, a married man** 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/THEY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **30<sup>th</sup>** day of **June, 2010**.

  
\_\_\_\_\_

Notary Public  
My commission expires 11-29-2011

