

This instrument was prepared by:
Michael T. Atchison, Attorney at Law, Inc.
101 West College
Columbiana, AL 35051

Send Tax Notice To: Philding M. Handley
107 Swallow Lane
Shelby Ala 35143

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

} KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Two Hundred Ten Thousand dollars and Zero cents (\$210,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we Margaret Gay White, a single woman (herein referred to as grantors) do grant, bargain, sell and convey unto Philding M. Handley and Shanna T. Handley (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 341, according to the survey of Alabama Power Company Recreational Cottage Site, Sector 1, as recorded in map Book 21, Pages 96 A-C, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 2010 and subsequent years, easements, restrictions, rights of way, and permits of record.

\$216,500.00of the purchase price was paid from the proceeds of a 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 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 the said GRANTEES, 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 noted 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 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 10th day of September, 2010.

_____ (Seal)	<u>Margaret Gay White</u> (Seal) Margaret Gay White
_____ (Seal)	_____ (Seal)
_____ (Seal)	_____ (Seal)
	_____ (Seal)

STATE OF ALABAMA

} General Acknowledgment

COUNTY SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Margaret Gay whose names is 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of September, 2010.

[Signature]
Notary Public

My Commission Expires: 10-16-12

Shelby County, AL 09/14/2010
State of Alabama
Deed Tax : \$210.00

20100914000298980 1/1 \$222.00
Shelby Cnty Judge of Probate, AL
09/14/2010 08:42:33 AM FILED/CERT

