


This instrument prepared by:
Sandy F. Johnson
Attorney at Law
3170 Highway 31 South
Pelham, Alabama 35124

SEND TAX NOTICE TO:
Michael Gaiters
Wilma Gaiters
109 Shiloh Creek Dr.
Calera, Alabama 35040

STATUTORY WARRANTY DEED

STATE OF ALABAMA)
)
Shelby COUNTY)


20101008000334150 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
10/08/2010 08:51:36 AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of **One Hundred Twenty Five Thousand dollars and Zero cents (\$125,000.00)** in hand paid by **Michael Gaiters and Wilma Gaiters** (hereinafter referred to as "GRANTEES") to **Regions Bank** (hereinafter referred to as "GRANTOR") the receipt of which is hereby acknowledged, the said GRANTOR does by these presents grant, bargain, sell and convey unto the said **Michael Gaiters and Wilma Gaiters, as joint tenants with rights of survivorship**, the following described real estate in **Shelby County, Alabama**, to wit:

Lot 3, according to the Map and Survey of Shiloh Creek Sector 1, as recorded in Map Book 39, Page 59, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to all recorded and unrecorded easements, covenants, restrictions, rights of way, overlaps and encroachments, if any, affecting the property, ad valorem taxes for the year 2011 which are a lien but which are not yet due and payable, and ad valorem taxes for future years.

\$123,339.00 of the consideration recited herein was paid from the proceeds of a purchase money mortgage executed simultaneously herewith.

TO HAVE AND TO HOLD, to the said **GRANTEES** as joint tenants, with rights of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance that (unless the joint tenancy 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.

GRANTOR makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the **GRANTOR** has neither permitted or suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the **GRANTOR**.



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IN WITNESS WHEREOF, the GRANTOR has caused this instrument to be executed by its duly authorized representative this 1st day of October, 2010.

Regions Bank

Wade Parker
By: Wade Parker
Its: Sr. Vice President

STATE OF ALABAMA §

JEFFERSON COUNTY §

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Wade Parker, whose name(s) is/are signed to the foregoing conveyance as the Sr. Vice President of **Regions Bank**, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of October, 2010.

Catherine L. Naieper

Notary Public

Commission expires: 05/29/2012