

20110114000014320 1/1 \$63.50  
Shelby Cnty Judge of Probate, AL  
01/14/2011 12:29:24 PM FILED/CERT

Send tax notice to:  
**JOHN M. BLACK and MICHELE W. BLACK**  
**1584 SOUTHPOINTE DRIVE**  
**BIRMINGHAM, AL 35244**

**WARRANTY DEED**  
**JOINTLY WITH REMAINDER TO SURVIVOR**

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

**KNOW ALL MEN BY THESE PRESENTS**, that in consideration of the sum of **Two Hundred Fifty-Six Thousand Five Hundred and 00/100 (\$256,500.00)** and other valuable considerations to the undersigned GRANTOR (S), **MICHAEL H. RAGAN and JANICE F. RAGAN, HUSBAND AND WIFE**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEE (S) herein, the receipt of which is hereby acknowledged, the said GRANTOR (S) does by these presents GRANT, BARGAIN, SELL and CONVEY unto **JOHN M. BLACK and MICHELE W. BLACK**, hereinafter referred to as GRANTEE(S), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in County of Shelby State of Alabama, to-wit:

**LOT 4, ACCORDING TO THE SURVEY OF SOUTHPOINTE, THIRD SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 76, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

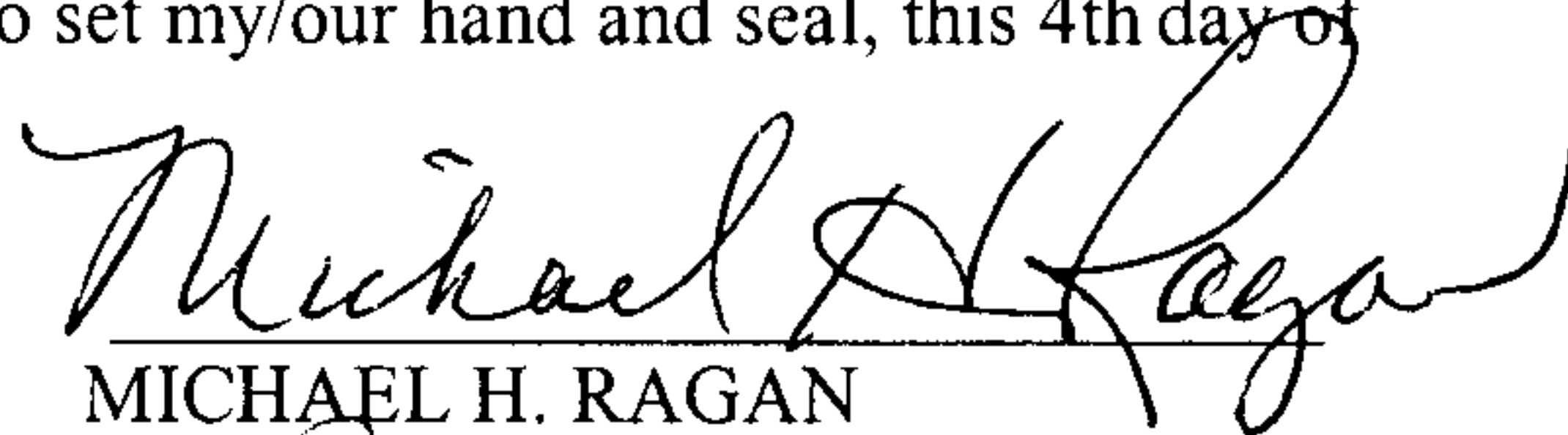

**\$205,100.00 OF THE ABOVE CONSIDERATION WAS PAID FROM THE PROCEEDS OF THAT MORTGAGE CLOSED SIMULTANEOUSLY HEREWITH.**

**SUBJECT TO EASEMENTS, RESTRICTIVE COVENANTS AND AD VALOREM TAXES OF RECORD.**

**TO HAVE AND TO HOLD**, to the said GRANTEE (S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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, that I (we) have a good right to sell and convey the same to the said GRANTEE (S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

**IN WITNESS WHEREOF**, I/we have hereunto set my/our hand and seal, this 4th day of January, 2011.

  
MICHAEL H. RAGAN  
  
JANICE F. RAGAN

**STATE OF ALABAMA**  
**COUNTY OF JEFFERSON**

I, the undersigned, a Notary Public in and for said State and County, hereby certify that MICHAEL H. RAGAN and JANICE F. RAGAN 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 4th day of January, 2011.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

THIS INSTRUMENT PREPARED BY:  
THE SNODDY LAW FIRM, LLC  
2106 DEVEREUX CIRCLE, SUITE 150  
BIRMINGHAM, ALABAMA 35243

