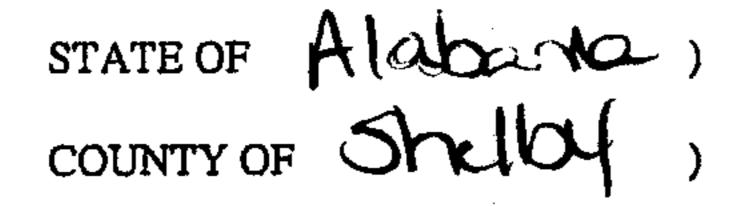
THIS INSTRUMENT PREPARED BY: Law Offices of Jeff W. Parmer, LLC 850 Shades Creek Parkway, Suite 210 Birmingham, Alabama 35209 GRANTEE'S ADDRESS: Kelly M. Scales and Mary C. Scales 119 Big Oak Drive Maylene, Alabama 35114



JOINT SURVIVORSHIP DEED



Shelby Cnty Judge of Probate, AL 09/26/2011 11:12:33 AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Seventy-One Thousand Nine Hundred and NO/100 (\$171,900.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, The Secretary of Veterans Affairs, and Office of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420 (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, Kelly M. Scales and Mary C. Scales (hereinafter referred to as GRANTEES), for and during their joint lives and upon the death of either, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described Real Estate, lying and being in the County of Shelby, State of Alabama, to-wit:

See Attached Exhibit "A"

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$120,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements 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, forever.

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTOR is lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTOR will, and GRANTOR'S heirs, executors and administrators shall, warrant and defend the same to said GRANTEES, and GRANTEES' heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the 12th day of September, 2011.

The Secretary of Veterans Affairs
an Officer of the United States of America
By the Secretary's duly authorized property
management contractor,
Bank of America, N.A., successor by merger to
BAC Home Loans, Servicing LP, FKA Countrywide Home
Loans
Servicing LP, pursuant to a delegation of authority found at 38
C.F.R. 36.4345 (f)

Yoshi Clipper Asst VP

Shelby County, AL 09/26/2011 State of Alabama Deed Tax:\$52.00

STATE OF Texas)
COUNTY OF Collin)

On this date, before me personally appeared <u>Yoshi Clipper Asst VP</u>, pursuant to a delegation of authority contained in 38 C.F. R. 36.4345 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State of <u>Texas</u> aforesaid, this the Wats of September, 2011

NOTARY PUBLIC
My Commission Expires:

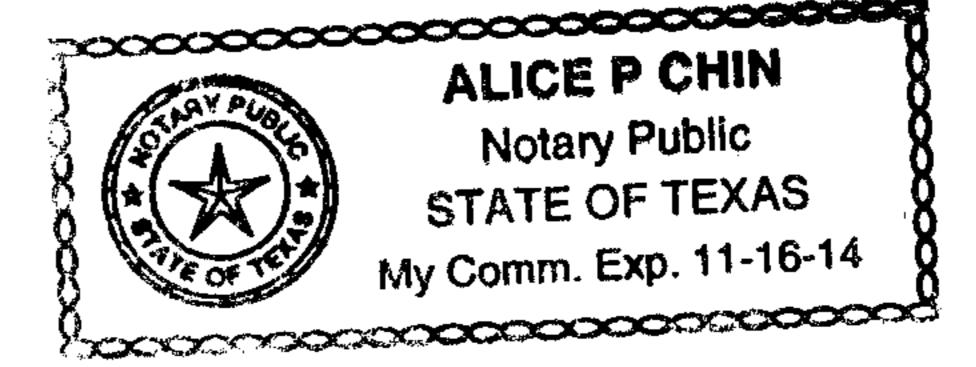


Exhibit A

Legal Description

A parcel of land situated in the Southwest ¼ of the Northeast ¼ of Section 16, Township 21 South, Range 3 West, described as follows:

Commence at the Southwest corner of the Southwest ¼ of the Northeast ¼ of Section 16 and go North 89 degrees 34 minutes 35 seconds East along the South boundary said ¼ by ¼ section 144.30 feet to the point of beginning; thence continue North 89 degrees 34 minutes 35 seconds East for 217.63 feet; thence North 1 degree 01 minutes 04 seconds East for 642.90 feet to the South boundary of Big Oak Drive; thence two (2) courses along said boundary as follows: (go South 86 degrees 10 minutes 55 seconds West for 15.30 feet; thence South 87 degrees 32 minutes West for 176.70 feet); thence South 3 degrees 21 minutes 10 seconds West for 636.81 feet to the point of beginning; being situated in Shelby County, Alabama.

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