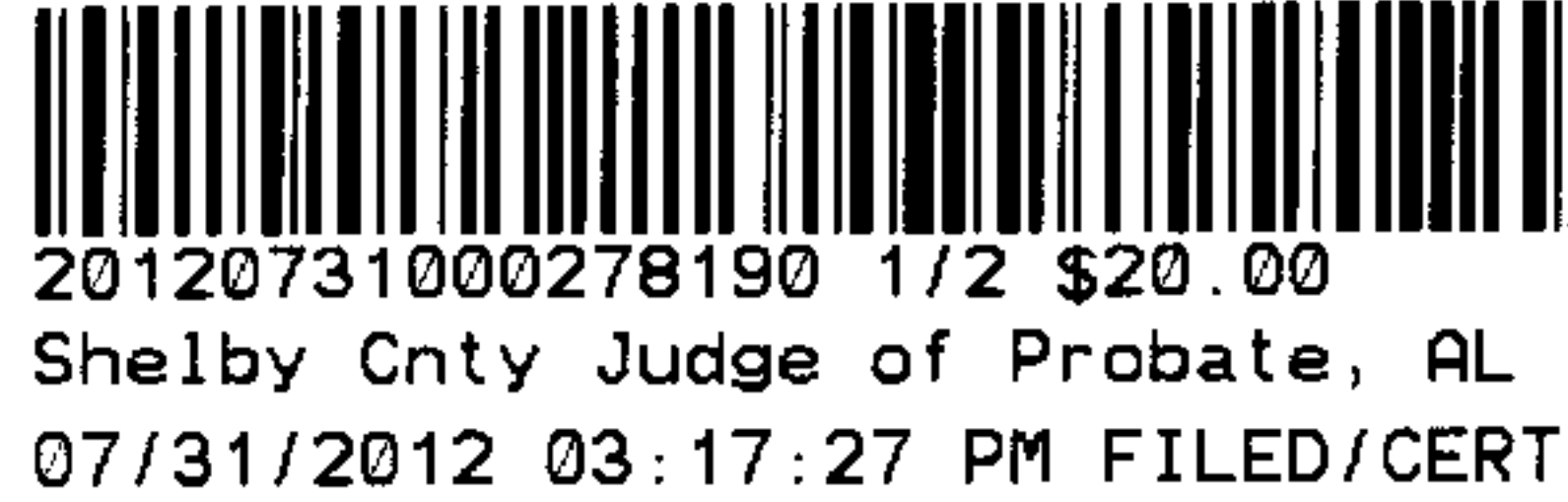


This instrument was prepared by
Sandy F. Johnson
Attorney at Law
3170 Highway 31 South
Pelham, Alabama 35124



Send Tax Notice to: Kevin Braun and
(Name) Victoria V. O'Neil
(Address) 108 Wisteria Drive
Alabaster, Alabama 35007

Statutory Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of **Two Hundred Sixty Nine Thousand Nine Hundred Dollars and 00/100 (\$269,900.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Regions Bank, an Alabama Banking Corporation

Shelby County, AL 07/31/2012
State of Alabama
Deed Tax: \$5.00

(herein referred to as grantors) do grant, bargain, sell and convey unto

Kevin Braun and Victoria V. O'Neil

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate situated in **Shelby County, Alabama** to-wit:

Lot 3, according to the Survey of Wisteria, as recorded in Map Book 39, Page 23, in the Probate Office of Shelby County, Alabama.

\$265,010.00 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 for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns for such survivor forever.

AND THE GRANTOR, DOES HEREBY CONVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind of character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

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 nor suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the GRANTOR.

IN WITNESS WHEREOF, the said GRANTOR, by Irish Spencer, as Vice President, who is authorized to execute this conveyance, hereunto set his hand(s) and seal(s) this 20 day of **July**, 2012.


20120731000278190 2/2 \$20.00
Shelby Cnty Judge of Probate, AL
07/31/2012 03:17:27 PM FILED/CERT

Regions Bank

Irish Spencer
By: Vice President
Its:

STATE OF Alabama
Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Wade Parker whose name as Sr Vice President of **Regions Bank**, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such and with full authority, executed the same voluntarily for and as the act of Regions Bank.

Given under my hand and official seal, this the 20 day of **July**, 2012.

Micha Jackson
Notary Public
My Commission Expires: May 2, 2015