

Send Tax Notice To:

Delma A. Craft and Judith O. Craft

289 Highland Park Drive
Birmingham, AL 35242

THIS INSTRUMENT PREPARED BY:

Jeff W. Parmer
Attorney For Cartus Financial Corporation
850 Shades Creek Parkway, Suite 210
Birmingham, AL 35209
(205) 871-1440 Cartus File #2340622



20130523000211140 1/4 \$107.00
Shelby Cnty Judge of Probate, AL
05/23/2013 10:28:39 AM FILED/CERT

WARRANTY DEED

State of Alabama
County of Shelby

Shelby County, AL 05/23/2013
State of Alabama
Deed Tax: \$86.00

KNOW ALL MEN BY THESE PRESENTS: That in consideration of
(\$ 430,000.00) to the undersigned Grantors in hand paid by the Grantees,
whether one or more, herein, the receipt of which is hereby acknowledged, we, Steven R. McVay and his
wife, Kelley D. McVay (herein referred to as Grantors) do grant, bargain, sell and convey unto

Delma A. Craft and Judith O. Craft

(herein referred to as Grantees) as individual owner or as joint tenants, with right of survivorship, if more
than one, the following described real estate, situated in the State of Alabama, County of Shelby County,
to-wit:

See Attached Exhibit "A"

Deed Effective Date: May 17, 2013
Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record.
\$ 344,000.00 of the purchase price recited above was paid from a mortgage loan closed
simultaneously herewith.


TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs assigns, forever; it
being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees
as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or
terminated during the joint lives of the Grantee(s) 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 we do for ourselves and for our heirs, executors, and administrators covenant with said
Grantee(s), his/her/their heirs and assigns, that we are lawfully seized in fee simple of said premises; that
they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and
convey the same as aforesaid; that we will and my heirs, executors, and administrators, shall warrant and
defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims
of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 9 day of April, 2013

Steven R. McVay
Steven R. McVay

Kelley D. McVay
Kelley D. McVay


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State of Alabama
County of Mobile

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **Steven R. McVay** 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 foregoing, he executed the same voluntarily and on the day the same bears date.

Given under my hand this 9 day of April, 2013.

Amy F. Hollowell
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 17, 2015
BONDED THRU NOTARY PUBLIC UNDERWRITERS

State of Alabama
County of Mobile

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **Kelley D. McVay** 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 foregoing, she executed the same voluntarily and on the day the same bears date.

Given under my hand this 9 day of April, 2013.

Amy F. Hollowell
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 17, 2015
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Instructions to Notary: This form acknowledgment cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgment.

Exhibit A

Legal Description

Lot 1718-A, according to the Map of Highland Lakes, 17th Sector, an Eddleman Community, as recorded in Map Book 27, Page 90 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, Common Area, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument # 1994-07111 and amended in Instrument # 1996-17543 and amended in Instrument # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 17th Sector, recorded as Instrument # 2000-41317 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").



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Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name Cortus Financial Corporation
Mailing Address 40 Apple Ridge Road
Danbury, CT 06810

Grantee's Name Delma A. Craft
Mailing Address 289 Highland Park Drive
Birmingham, AL 35242

Property Address 289 Highland Park Drive
Birmingham
AL 35242

Date of Sale _____

Total Purchase Price \$ _____

or

Actual Value \$ _____

or

Assessor's Market Value \$ _____



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The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

- Bill of Sale
- Sales Contract
- Closing Statement

- Appraisal
- Other

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 5/22/13

Print Jeff W. Parmer

Sign [Signature]
(Grantor/Grantee/Owner/Agent) circle one

Unattested

(verified by)