Send tax notice to:

JACOB M. DENSMORE

508 BARON CIRCLE

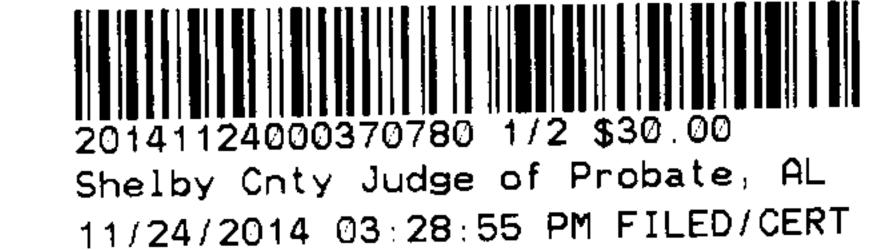
CHELSEA, AL, 35043

This instrument prepared by: Charles D. Stewart, Jr. Attorney at Law 4898 Valleydale Road, Suite A-2 Birmingham, Alabama 35242

STATE OF ALABAMA

2014607

Shelby COUNTY



SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That is consideration of Two Hundred Fifty-Seven Thousand Five Hundred and 00/100 Dollars (\$257,500.00) the amount which can be verified in the Sales Contract between the two parties in hand paid to the undersigned, HERITAGE BANK OF THE SOUTH, AS ASSIGNEE OF FDIC AS RECEIVER OF FRONTIER BANK whose mailing address is: 16863 US HIGHWAY 280, CHELSEA, AL 35043 (hereinafter referred to as "Grantor") by JACOB M. DENSMORE and LESLIE S. DENSMORE whose mailing address is: 508 BARON CIRCLE, CHELSEA, AL, 35043 (hereinafter referred to as Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 43, ACCORDING TO THE MAP AND SURVEY OF EMERALD PARC, PHASE III, AS RECORDED IN MAP BOOK 34, PAGE 111, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2014 WHICH CONSTITUTES A LIEN BUT ARE NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2015.
- 2. ANY PRIOR RESERVATION OR CONVEYANCE, TOGETHER WITH RELEASE OF DAMAGES OF MINERALS OF EVERY KIND AND CHARACTER, INCLUDING BUT NOT LIMITED TO GAS, OIL, SAND AND GRAVEL, IN OR AND UNDER SUBJECT PROPERTY, INCLUDING RECORDED IN REAL BOOK 52, PAGE 636 AND REAL BOOK 79, PAGE 96 IN SAID PROBATE.
- 3. RESTRICTIONS, PUBLIC UTILITY EASEMENTS AND BUILDING SET BACK LINES AS SHOWN ON THE MAP AND SURVEY OF EMERALD PARC, PHASE III, AS RECORDED IN MAP BOOK 34, PAGE 111, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
- 4. DECLARATION OF PROTECTIVE COVENANTS FOR EMERALD PARC, PHASE III, RECORDED AS INSTRUMENT NO. 20051229000669610, IN SAID PROBATE OFFICE.
- 5. EASEMENT FOR ALABAMA POWER COMPANY RECORDED IN INSTRUMENT NO. 20050204000056900 IN SAID PROBATE OFFICE.
- 6. COVENANTS REGARDING SANITARY SEWER SERVICE LINE, SURFACE AND SUBSURFACE DRAINAGE RECORDED AS INSTRUMENT NO. 20050822000430020 IN SAID PROBATE OFFICE.
- 7. RIGHTS OF HOMEOWNERS ASSOCIATION TO ASSESS LIENS, DUES AND/OR OTHER CHARGES, IF ANY.
- 8. STATUTORY RIGHT OF REDEMPTION ARISING FROM THAT CERTAIN FORECLOSURE DEED AS INSTRUMENT NO. 20140220000047120, IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SAID RIGHTS EXPIRE ONE (1) YEAR FROM THE DATE OF THE FORECLOSURE.

\$244,625.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the said Grantee(s) 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.

IN WITNESS WHEREOF, the said Grantor, HERITAGE BANK OF THE SOUTH, by BRENT E. DAVIS, its VICE PRESIDENT OF SPECIAL ASSETS, who is authorized to execute this conveyance, has hereunto set its signature and seal on this the 18th day of November, 2014.

HERITAGE BANK OF THE SOUTH

BRENT E. DAVIS

ITS: VICE PRESIDENT OF SPECIAL

ASSETS

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Brent E. Davis, whose name as Vice President of Special Assets for Heritage Bank of the South is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he as such Vice President of Special Assets and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 18th day of November, 2014.

Notary Public

20141124000370780 2/2 \$30.00 Shelby Cnty Judge of Probate, AL

11/24/2014 03:28:55 PM FILED/CERT