

This Instrument was Prepared by:

Mike T. Atchison, Attorney at Law
101 West College Street
Columbiana, AL 35051
File No.: S-16-22650

Send Tax Notice To: David L. Gardner
Danielle C. Gardner
633 Foothills Trace
Chelsea, AL 35043

WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

State of Alabama

} Know All Men by These Presents:

County of Shelby

That in consideration of the sum of **Two Hundred Five Thousand Dollars and No Cents (\$205,000.00)**, the amount of which can be verified in the Sales Contract between the parties hereto, to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I or we, **Charles E. Ruykhaver and Shannon F. Ruykhaver, Husband and wife** (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto **David L. Gardner and Danielle C. Gardner**, (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby, County, Alabama, to wit;

Lot 9, according to the subdivision plat of Foothills Point, Third Sector, as recorded in map Book 35, Page 136, in the Probate Office of Shelby County, Alabama.

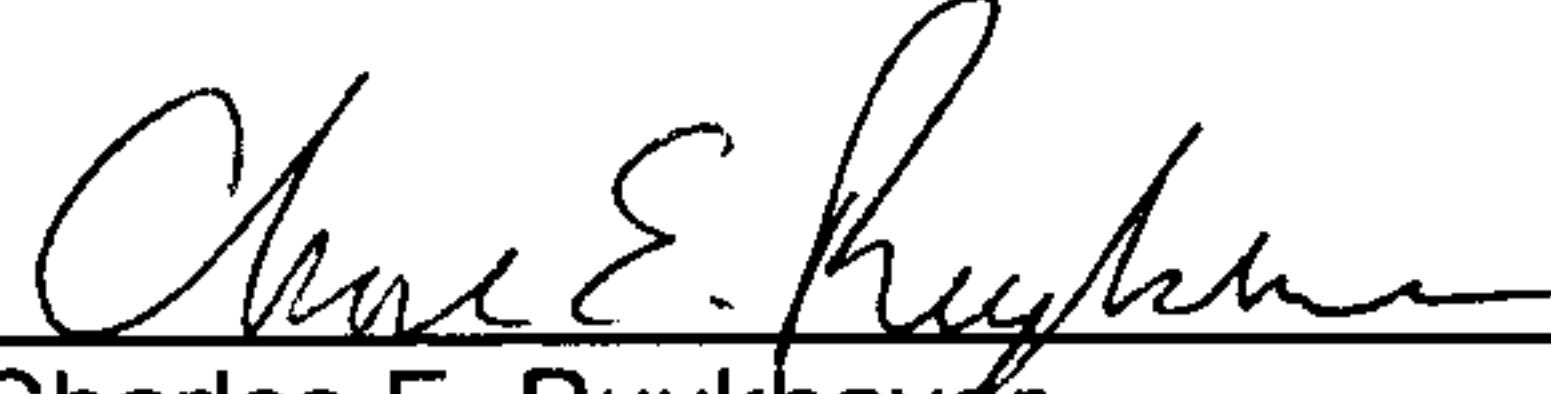
Property may be subject to taxes for 2015 and subsequent years, all covenants, restrictions, conditions, easements, liens, set back lines, and other rights of whatever nature, recorded, and/or unrecorded.

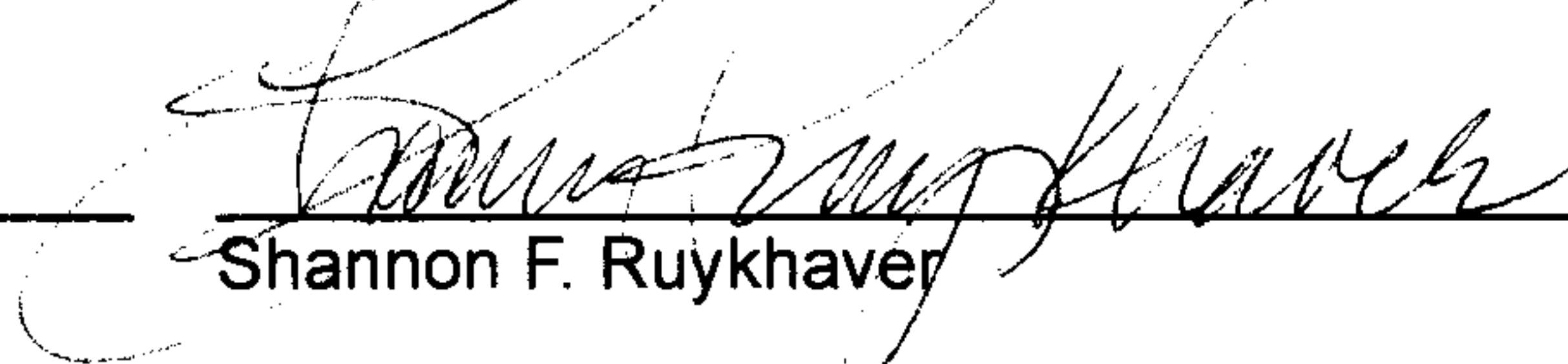
\$194,750.00 of the purchase price of the above described property was financed with the proceeds of a mortgage loan closed simultaneously herewith.

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 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, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this the 29th day of January, 2016.


Charles E. Ruykhaver


Shannon F. Ruykhaver

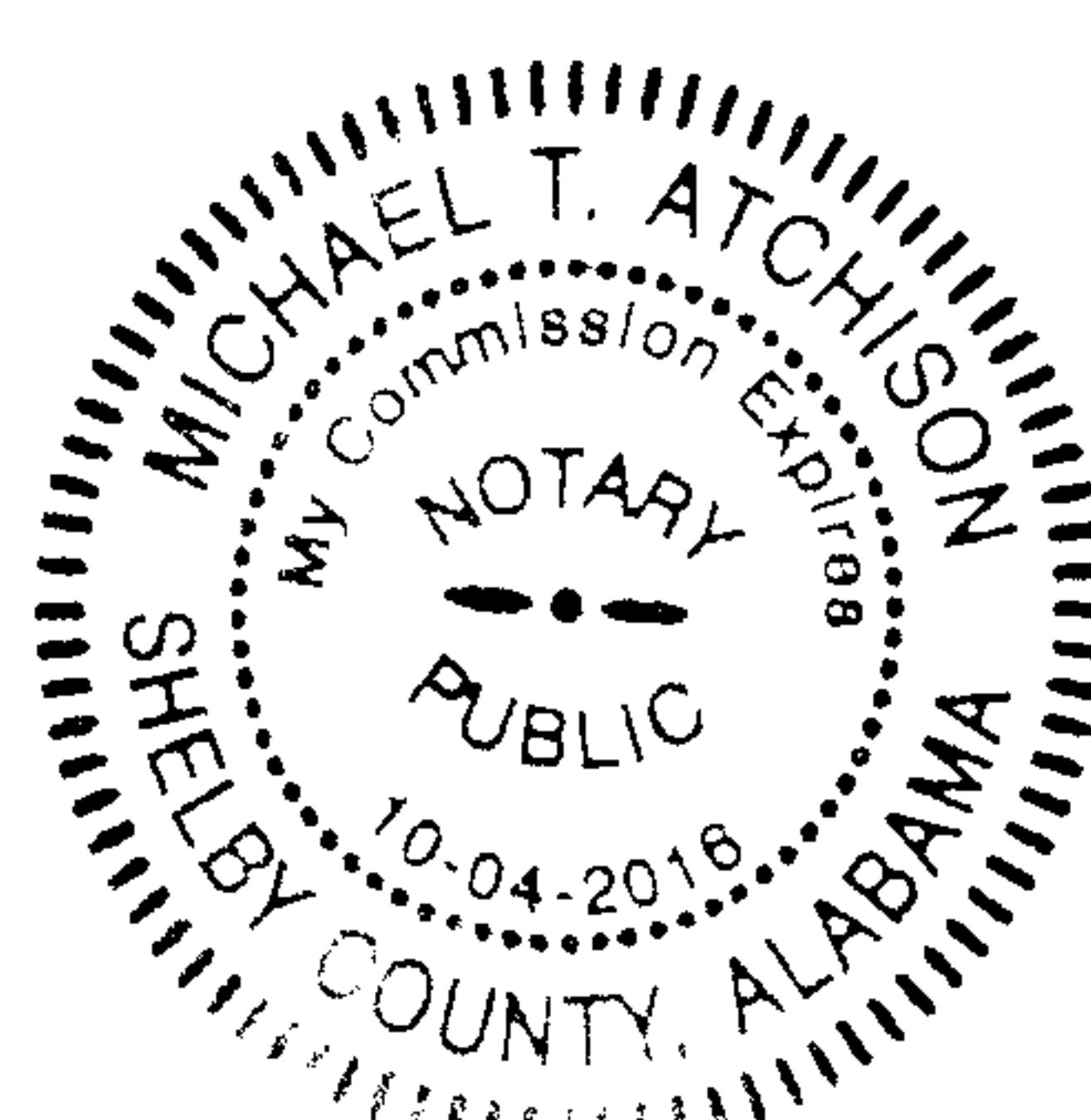
State of Alabama

County of Shelby

I, Mike T. Atchison, a Notary Public in and for the said County in said State, hereby certify that Charles E. Ruykhaver and Shannon F. Ruykhaver, whose name(s) 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 the 29th day of January, 2016.


Notary Public, State of Alabama
Mike T. Atchison
My Commission Expires: October 04, 2016




20160203000034850 1/2 \$27.50
Shelby Cnty Judge of Probate, AL
02/03/2016 11:32:48 AM FILED/CERT

Shelby County, AL 02/03/2016
State of Alabama
Deed Tax: \$10.50

