


This instrument was prepared by:
Mike T. Atchison
PO Box 822
Columbiana AL 35051

Send Tax Notice to:
Christopher R. Vande-Voorde
246 Liberty Ridge Rd
Chelsea, AL 35043

State of Alabama)
County of Shelby)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS


20160303000068040 1/3 \$23.50
Shelby Cnty Judge of Probate, AL
03/03/2016 11:30:30 AM FILED/CERT

That in consideration of One Hundred Eighty Five Thousand Two Hundred Fifty Dollars and No Cents (\$185,250.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged **Auto-Owners Insurance Company, a Michigan Corporation** (herein referred to as "Grantor", whether one or more than one), does grant, bargain, sell and convey unto **Christopher R. Vande-Voorde and Heather E. Vande-Voorde**, (herein referred to as "Grantee", whether one or more than one), the real estate described real estate, situated in Shelby County, Alabama, to wit;

Lot 35, Countryside at Chelsea, Second Sector, according to the map recorded in Map Book 10, Page 94, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

\$181,894.00 of the purchase price of the above described property was financed with the proceeds of a mortgage loan closed simultaneously herewith.

See Attachment to Special Warranty Deed, attached hereto and incorporated herein by reference.

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.

IN WITNESS WHEREOF, the said Grantor, by its Vice Presidents, who are authorized to execute this conveyance, has hereto set its signature and seal this 27th day of February, 2016

Auto-Owners Insurance Company, a Michigan Corporation

Diane R. Allen
Diane R. Allen, Vice President-Human Resources

Mike Pike V.P. H.R.
Mike Pike, Vice President-Human Resources

State of Michigan)
County of Eaton) ss

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Diane R. Allen as Vice President of Human Resources and Mike Pike as Vice President of Human Resources of Auto-Owner Insurance Company, a Michigan Corporation**, 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 instrument, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.


Given under my hand and official seal this 23rd day of February, 2016

Erin Spinner
Notary Public,
My Commission expires:

ERIN SPINNER
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF EATON
My Commission Expires October 26, 2018
Acting in the County of _____

Shelby County, AL 03/03/2016
State of Alabama
Deed Tax: \$3.50

**ATTACHMENT TO SPECIAL WARRANTY DEED
FOR
246 LIBERTY RIDGE ROAD, CHELSEA, AL 35043**


20160303000068040 2/3 \$23.50
Shelby Cnty Judge of Probate, AL
03/03/2016 11:30:30 AM FILED/CERT

LEGAL DESCRIPTION: Lot 35, Countryside at Chelsea, Second Sector, according to the map recorded in Map Book 10, Page 94, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. This being the same property conveyed by Chesley Brandon Niven and Kelli A. Niven, husband and wife, by deed dated August 14, 2015, to Auto-Owners Insurance Company, a Michigan Corporation, recorded on August 19, 2015, as Document Number: 20150819000288120 in the records of the Shelby County, AL, Probate Court. Locally known under the present system of numbering as: 246 Liberty Ridge Road, Chelsea, AL 35043 (hereinafter the "Property").

Grantor only covenants that Grantor has done nothing to impair such title as Grantor received, and Grantor will warrant and defend only that title against the lawful claims of all persons claiming by, under, or through Grantor, but against no other claims, or persons, subject to each of the following: All building and use restrictions; Zoning, building, and housing restrictions and ordinances and state and federal regulations relating to the use of the Property and/or improvements; Any restrictions relating to the use or any improvement of the Property; Utility and drainage easements; All easements of record or readily observable on the Property; Any easements or encroachments identified or readily identified by an ALTA survey if Grantee had had an accurate, up-to-date, stake boundary survey performed; Covenants, restrictions, reserved easements, easements, and/or servitudes; Any defects, exception, or exclusion from coverage specified in the title insurance commitment and final title insurance policy; Legal highways and streets; All taxes and assessments which are a lien but not yet due and payable until after Closing; Location of boundary lines; Unrecorded sewer, sanitation, and paving assessments; Easements created by usage or time or any adverse claim to any portion of the Property which has been created by artificial means or has accreted to any such portion so created and riparian rights, if any; Presence of unknown hazardous substances, underground tanks, oil or natural gas wells (plugged or unplugged), abandoned water wells, private burial sites, and/or farming operations located on, or near, the Property; The Property, improvements, fixtures, equipment, and any personal property included in the sale in "AS IS" condition without any representation or warranty; Ad valorem taxes for the current year (prorated through the date of Closing); Utility easements and unviolated restrictive covenants that do not materially affect the value of the Property; Grantee complying with, indemnifying, holding harmless, and defending Grantor for compliance with all applicable statutes, ordinances, rules, and/or regulations pertaining to the installation, maintenance, use, and operation of smoke detectors, smoke alarms, heat detectors, carbon monoxide detectors, and radon detectors on, or the presence of radon gas on or in, the Property and improvements; Grantee complying with, releasing, indemnifying, holding harmless, and defending Grantor, Grantor's officers, directors, employees, and agents from any claims, damages, liabilities, and expenses (including attorney fees), relating to, the presence, existence, and/or conditions causing harmful levels of radon gas, asbestos, black mold, mold, bacteria, mildew, fungi, rot (wet or dry), biological contaminants, or other airborne pathogens, toxic, hazardous, or other environmentally dangerous substances on, in, or about the Property or improvements, which claim is made by Grantee, or any person Grantee allows to reside in or about the Property or to come into contact with the Property; Grantee complying with, indemnifying, holding harmless, and defending Grantor for compliance with all applicable statutes, ordinances, rules, and/or regulations pertaining to the installation, maintenance, use, removal, abatement, or presence of EIFS (Exterior Insulating Finishing System) and/or dryvit, and/or lead-based paint, and/or asbestos on, or in, the Property and improvements; Any termite infestation and any damage to the Property and/or improvements caused by wood-destroying organisms or fungi; Any prior lease, grant, exception, reservation, or conveyance of mineral or mineral rights, together with release of damages, of minerals of every kind and character, including but not limited to, oil, gas, sand, and gravel in, on, and under the Property and any applicable restrictive covenants, conditions, and easements; Rights or claims of parties in possession not shown in public records; Encroachments, overlaps, variations in area or measurements, boundary line disputes, roadways, and matters not of records, including lack of access, which would be disclosed by an accurate survey and inspection of the Property; Grantee releasing and indemnifying Grantor, Grantor's officers, directors, employees, and agents from any claims, damages, liabilities, and expenses (including attorney fees), relating to the presence of radon gas, asbestos, mold, toxic, hazardous, or other environmentally dangerous substances in, on, or about the Property, which claim is made by Grantee, or any person Grantee allows to reside in or about the Property or to come into contact with the Property; Reservations contained in the Patent from the United States of America for mining, agriculture, manufacturing, or other purposes as may be recognized and acknowledged by the local customs, laws, and decisions of courts; Restrictions upon the use of the Property and/or improvements not appearing in the chain of title to the Property; Grantee complying with, indemnifying, holding harmless, and defending Grantor for compliance with all applicable statutes, ordinances, rules, and/or regulations pertaining to the installation, maintenance, use, and operation of any pool and barriers around the pool, if any; Any violation, variation, or encroachment of a boundary wall or fence, if any; Any annual recurring fees charged by the municipality and/or county, which are automatically certified to the Property's real estate taxes; Assessments and charges for utilities, water, sewer fees, or diseased tree removal, levied by local municipality, to the extent that the fees were incurred prior to the Date of closing and were not incurred by Grantor; Setback lines disclosed by the recorded plat; Easements for drainage and utility purposes as shown on the recorded plat; Rights of the public to streets, highways, and/or alleys; The driveway to the residence extending out into the 60' right-of-way of Liberty Ridge Road; There being a 35' building set back line from Liberty Ridge Road as shown on the recorded map of said subdivision, along the front (east) of the Property and a 10' utility easement along the north side of the Property; Title to minerals underlying the Property with mining rights and privileges belonging thereto, as reserved in Deed Book 24, Page 31 in the Probate Office of Shelby County, Alabama; Restrictions and Protective Covenants, as recorded in Real Book 120, Page 316 in Probate Office of Shelby County, Alabama; Easement to Alabama Power Company as recorded in Real Book 123, Page 10 in said Probate Office; Agreement with Alabama Power Company as recorded in Real Book 129, Page 515 in Probate Office; The Property having a septic system; The Property and improvements being located in FEMA Zone X, on FEMA Map #01117C0253E, Panel Date: 2/20/2013; The Property, improvements, fixtures, equipment, and any personal property subject to and on an "AS IS", "WHERE IS", and "WITH ALL FAULTS" basis, without any warranties, express or implied, arising by operation of law, including, without limitation, condition, habitability, merchantability, or fitness for a particular purpose, saving and excepting only the limited warranty herein.



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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	Auto-Owners Insurance Company (A-O), a Michigan Corporation	Grantee's Name	Christopher R. Vande-Voorde Heather E. Vande-Voorde
Mailing Address	PO Box 30660 Lansing, Michigan 48909	Mailing Address	246 Liberty Ridge Road Chelsea, AL 35043
Property Address	246 Liberty Ridge Road Chelsea, AL 35043	Date of Sale	February 29, 2016
		Total Purchase Price	\$185,250.00
		or	
		Actual Value	
		or	
		Assessor's Market Value	

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)

<input type="checkbox"/> Bill of Sale	<input type="checkbox"/> Appraisal
<input checked="" type="checkbox"/> Sales Contract	<input type="checkbox"/> Other
<input type="checkbox"/> Closing Statement	

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 of 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).

We, our 1 attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. 7 We 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 February 18, 2016

Unattested

(verified by)

Print Auto-Owners Insurance Company, a Michigan Corporation
Sonja Scherer, Manager - HR & Brian Will, Director - HR
Sign
(Grantor/Grantee/Owner/Agent) circle one