



20251107000343560 1/3 \$230.50
Shelby Cnty Judge of Probate, AL
11/07/2025 12:16:20 PM FILED/CERT

This Instrument Prepared By:

\$202,150.00 (1/2 Fair Market Value)



HARPOLE LAW, LLC

Ann Harpole, Esq.
82 Plantation Point, PMB #206
Fairhope, Alabama 36532
Telephone (251)928-5856

STATE OF ALABAMA

§
§
§

WARRANTY DEED

SHELBY COUNTY

WHEREAS, I, **ANDREW M. CUMMINGS**, a married man, desire to create a joint tenancy with rights of survivorship in the following described real property between myself and my wife, **JIA ZHOU**, and the purpose of this Warranty Deed is to create such tenancy and give my wife, **JIA ZHOU** a vested interest in the following described real property.

KNOW ALL MEN BY THESE PRESENTS: That in consideration of TEN DOLLARS AND 00/100 (\$10.00), good and valuable consideration, in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **ANDREW M. CUMMINGS**, a married man, (hereinafter referred to as **GRANTOR**), do hereby, subject to the matters, limitations, and exceptions hereinafter described, GRANT, BARGAIN, SELL, AND CONVEY unto **ANDREW M. CUMMINGS and wife, JIA ZHOU**, (hereinafter referred to as **GRANTEES**), for and during their joint lives as joint tenants, and upon the death of either, then to the survivor in fee simple, the following real property located in Shelby County, Alabama:

LOT 369, HILLSBORO SUBDIVISION, PHASE III, ACCORDING TO PLAT THEREOF RECORDED IN MAP BOOK 39, PAGES 123 A, B AND C, OF THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the same unto said GRANTEES as set out hereinabove, their heirs and assigns, forever.

THE CONVEYANCE OF SAID PROPERTY BY GRANTOR TO GRANTEES IS MADE
SUBJECT TO:

1. Taxes for the year 2026, which became a lien as of October 1, 2025, but are not due and payable until October 1, 2026.
2. Building setback lines and drainage and utility line easements and all matters as shown on the record plat of said subdivision.
3. Restrictive covenants contained in instrument(s) recorded in Instrument No. 2006-62806, Instrument No. 2006-56760, Instrument No. 2007-16350, Instrument No. 2006-567590, Instrument No. 2006-31649, Instrument No. 2006-58307, Instrument No. 2007-398870,



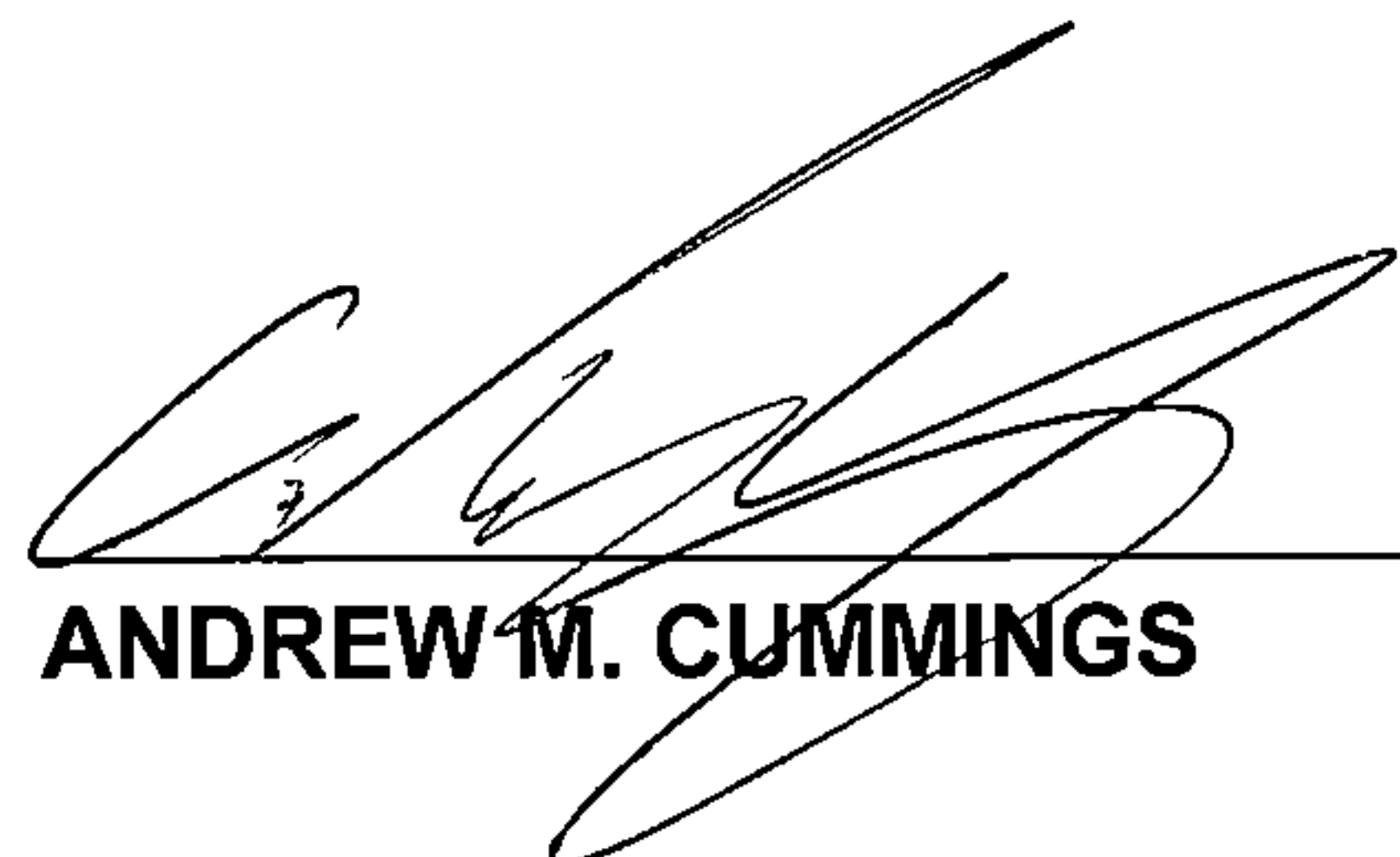
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Instrument No. 20140908000281620, Instrument No. 20140917000292440 and Instrument No. 20151026000372970.

4. Easement granted Alabama Power Company by instrument recorded in Instrument No. 20060630000316490, Instrument No. 20060828000422150 and Instrument No. 20061218000612800.
5. Easement as set forth in Instrument No. 2006-42215.
6. Easement as set forth in Instrument No. 20180330000106830.
7. Terms, conditions, obligations, rules, regulations and by-laws of Hillsboro Owners Association, Inc. as evidenced by the Articles of Incorporation recorded in Instrument No. 20081114000439290 in Shelby County, Alabama and amended in Book: LR201416, Page 10536, Jefferson County, Alabama.
8. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the property herein conveyed, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records. No representation is made as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed. It is the intent of the Grantor to convey any mining or mineral interests which he may own.

And I do for myself and my heirs, executors, and administrators, warrant and covenant with the said GRANTEES, as well as with their heirs and assigns, that I am lawfully seized of an indefeasible estate in fee simple of said premises; that I am in quiet and peaceable possession thereof; that they are free from all encumbrances, except the matters to which this conveyance has been specifically made subject; that I have a good right to sell and convey the same as aforesaid; and that I will, and my heirs, executors, and administrators SHALL WARRANT AND DEFEND THE SAME TO THE SAID GRANTEES, AND TO THEIR HEIRS AND ASSIGNS, FOREVER, against the lawful claims of all persons.

IN WITNESS WHEREOF, I, **ANDREW M. CUMMINGS**, have hereunto set my hand and seal as GRANTOR this 5th day of November, 2025.

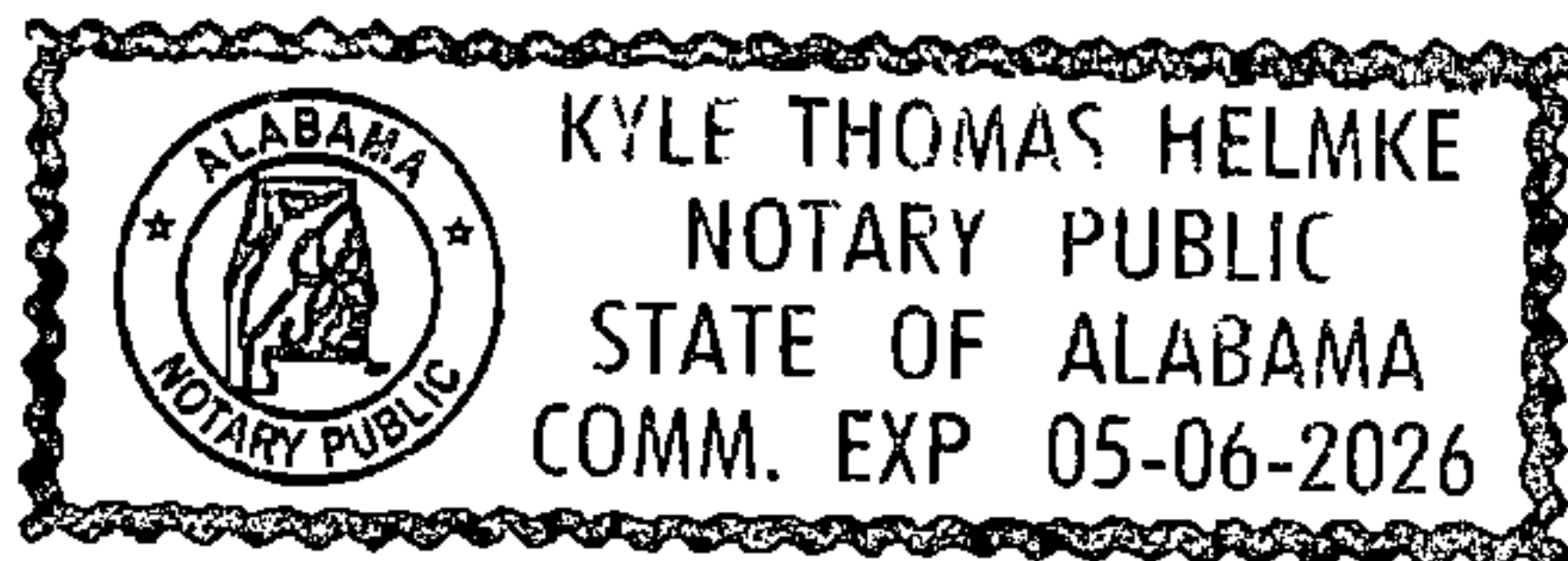

ANDREW M. CUMMINGS

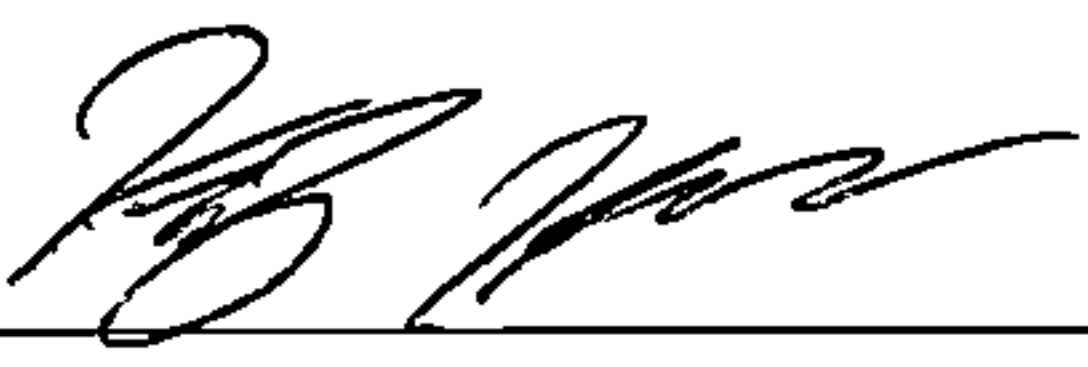
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STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned Notary Public, in and for said State, hereby certify that **ANDREW M. CUMMINGS**, whose name 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 said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5th day of November, 2025.





NOTARY PUBLIC
My Commission Expires: 05/06/26

PROPERTY ADDRESS:
264 Rowntree Path
Helena, AL 35080

GRANTEES' ADDRESS:
264 Rowntree Path
Helena, AL 35080

GRANTORS' ADDRESS:
264 Rowntree Path
Helena, AL 35080

NOTE: The scrivener of this instrument has not reviewed the probate records and does not give an opinion as to the status of the title to the Property. The scrivener and Harpole Law, LLC represent neither the Grantor(s) or Grantee(s). Independent counsel should be consulted for legal advice, if desired by either party.