



20251201000364770 1/4 \$186.00
Shelby Cnty Judge of Probate, AL
12/01/2025 08:57:03 AM FILED/CERT

This instrument was prepared by:
Mark E. Gualano
Attorney at Law
701 Chestnut Street
Vestavia Hills, AL 35216

Send Tax Notices to:
Ryan Christopher Nichols
Margaret A. Keller
1905 Chandalar Court
Pelham, AL 35124

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of **One Hundred Fifty-Five Thousand and no/100 Dollars (\$155,000.00)** to the undersigned grantor(s) (whether one or more); in hand paid by the grantee(s) herein, the receipt and sufficiency of which is hereby acknowledged, I or we, **eCO Credit Union**, (herein referred to as grantor(s), whether one or more), grant, bargain, sell and convey to **Ryan Christopher Nichols and Margaret A. Keller**, hereinafter referred to as grantee(s), whether one or more), the following described real estate situated in Shelby County, Alabama to-wit:

See attached Exhibit "A".

\$155,000.00 of the purchase price recited herein was paid from the proceeds of a purchase money mortgage closed simultaneously herewith

1. Ad valorem taxes for the current tax year.
2. Easements, restrictions, reservations and conditions of record.

TO HAVE AND TO HOLD, to the said Grantees as joint tenants with rights 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.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/(we) the said ECO Credit Union, by Joey Hand, its CEO who is authorized to execute this conveyance, has hereto set its signature and seal this the 28th day of November, 2025.

eCO Credit Union

By: Joey Hand
Joey Hand, its CEO

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joey Hand whose names as CEO of eCO Credit Union, 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 the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said ECO Credit Union.

Given under my hand and official seal this 28th day of November, 2025.

Mark Edward Gualano
Notary Public

My commission expires: 7/28/29

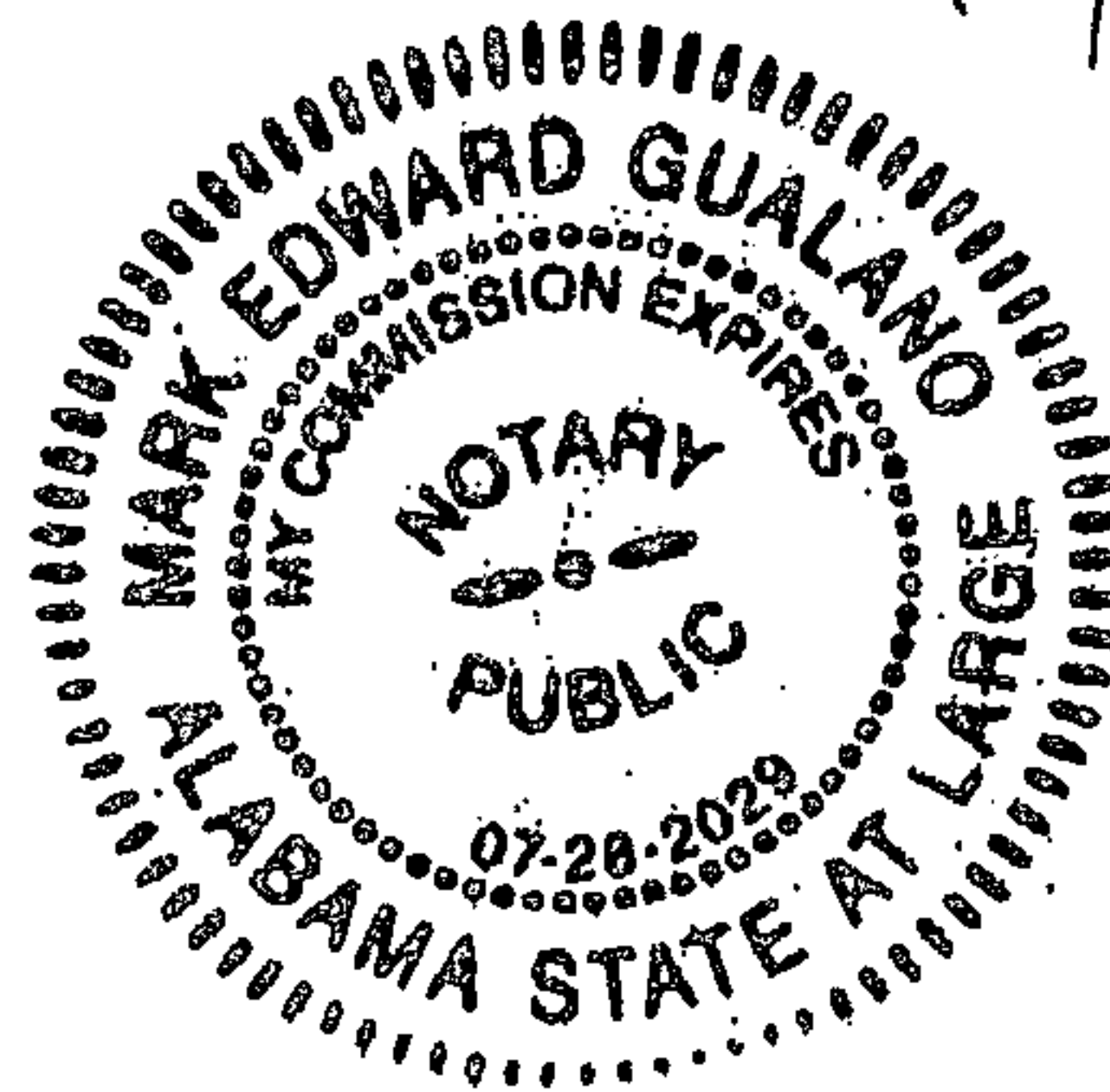


EXHIBIT "A" LEGAL DESCRIPTION

File No.: 2025274

UNIT "C", BUILDING 7, PHASE 2, OF CHANDALAR SOUTH TOWNHOUSES, LOCATED IN THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 20 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHEAST CORNER OF SAID 1/4-1/4 SECTION; THENCE IN A NORTHERLY DIRECTION, ALONG THE EAST LINE OF SAID 1/4-1/4 SECTION, A DISTANCE OF 830.76 FEET; THENCE 90 DEGREES LEFT, IN A WESTERLY DIRECTION, A DISTANCE OF 347.56 FEET; THENCE 99 DEGREES 22 MINUTES 30 SECONDS LEFT, IN A SOUTHERLY DIRECTION A DISTANCE OF 53.92 FEET TO THE POINT OF BEGINNING; SAID POINT BEING THE CENTER LINE OF A FENCE COMMON TO "C" AND "B" UNITS OF SAID BUILDING 7; THENCE CONTINUE ALONG LAST DESCRIBED COURSE ALONG SAID CENTER LINE OF SAID FENCE, THE CENTER LINE OF THE PARTY WALL COMMON TO SAID UNITS, FENCE COMMON TO SAID UNITS AND SOUTHEASTERLY WALL OF A UTILITY BUILDING, A DISTANCE OF 71.95 FEET TO THE SOUTHEAST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES RIGHT IN A SOUTHWESTERLY DIRECTION ALONG THE SOUTHEASTERLY WALLS OF SAID BUILDING A DISTANCE OF 6.29 FEET TO THE SOUTHWEST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES RIGHT IN A NORTHWESTERLY DIRECTION ALONG THE SOUTHWESTERLY WALL OF SAID UTILITY BUILDING, A DISTANCE OF 4.3 FEET TO THE NORTHWEST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES LEFT IN A SOUTHWESTERLY DIRECTION ALONG THE CENTERLINE OF A FENCE, A DISTANCE OF 12.71 FEET; THENCE 90 DEGREES RIGHT IN A NORTHWESTERLY DIRECTION ALONG THE CENTER LINE OF A FENCE COMMON TO "C" AND "D" UNITS, THE CENTERLINE OF PARTY WALL COMMON TO SAID "C" AND "D" UNITS THE CENTERLINE OF FENCE COMMON TO SAID "C" AND "D" UNITS, A DISTANCE OF 67.95 FEET; THENCE 90 DEGREES RIGHT ALONG THE OUTSIDE FACE OF A FENCE IN A NORTHEASTERLY DIRECTION A DISTANCE OF 19.0 FEET TO THE POINT OF BEGINNING. MAP OF SAID SUBDIVISION BEING RECORDED IN MAP BOOK 7, PAGE 166A, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Real Estate Sales Validation Form*This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1*

Grantor's Name eCO Credit Union
 Mailing Address PO Box 2385
Birmingham
AL 35201

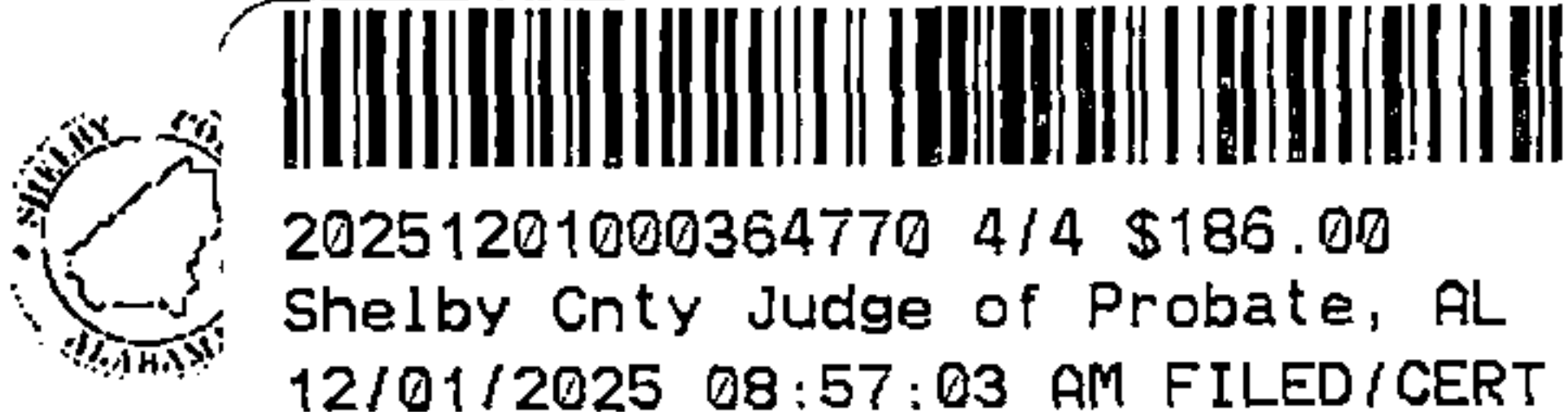
Grantee's Name Ryan Christopher Nichols
Margaret A. Keller
 Mailing Address 1905 Chandalar Ct., Pelham
AL 35124

Property Address 1905 Chandalar Ct.
Pelham, AL 35124

Date of Sale November 28, 2025
 Total Purchase Price \$155,000.00

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)

☐ Bill of Sale
 ☐ Appraisal
☐ Sales Contract
 ☐ Other
☐ 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).

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 November 28, 2025

Print eCO Credit Union

Unattested

(verified by)

Sign

[Signature]

(Grantor/Grantee/Owner/Agent) circle one