

This instrument was prepared by

(Name) William H. Halbrooks, Attorney
704 Independence Plaza
(Address) Birmingham, AL 35209

Send Tax Notice To: Philip Alan Ratliff
name
5195 Redfern Way
address Birmingham AL 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

Jefferson COUNTY

That in consideration of One Hundred Twenty-Nine Thousand and no/100 DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Louis E. Penrod and wife, Alisa E. Penrod
(herein referred to as grantors) do grant, bargain, sell and convey unto
Philip Alan Ratliff and Adrian W. Ratliff

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in _____
Shelby County, Alabama to-wit:

Lot 27, according to the Survey of Meadow Brook, 9th Sector, as recorded in
Map Book 8, Page 150, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$122,550.00 of the purchase price recited above was paid from
a mortgage loan closed simultaneously herewith.

1. Deed Tax	6.50
2. Mtg. Tax	2.50
3. Recording Fee	3.00
4. Indexing Fee	1.00
5. No Tax Fee	1.00
6. Certified Fee	1.00
Total	13.50

TO HAVE AND TO HOLD Unto the said GRANTEES 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.

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 (we) am (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 persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 21st

day of December, 19 90

WITNESS:

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 DEC 28 AM 10:48

JUDGE OF PROBATE

Louis E. Penrod (Seal)
Louis E. Penrod

Alisa E. Penrod (Seal)
Alisa E. Penrod

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Louis E. Penrod and wife, Alisa E. Penrod
whose name s are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 21st day of December, A. D., 19 90

Wm H Halbrooks
Notary Public.