

This Form Provided By  
**SHELBY COUNTY ABSTRACT & TITLE CO., INC.**

P. O. Box 752 - Columbiana, Alabama 35051  
(205) 669-6204 (205) 669-6291 Fax(205) 669-3130

SEND TAX NOTICE TO:

(Name) Edward P. Girard  
Sheryl R. Girard  
(Address) 1928 Seattle Slew Drive  
Helena, Alabama 35080

This instrument was prepared by

(Name) James R. Moncus, Jr., Attorney at Law

(Address) 1318 Alford Avenue, Suite 102, Birmingham, Alabama 35226  
94-271

Form 1-1-5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

Shelby

COUNTY }

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Fifty One Thousand and No/100 ----- DOLLARS

(\$151,000.00)  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Richard J. Palmisano and wife, Lucille A. Palmisano

(herein referred to as grantors) do grant, bargain, sell and convey unto

Edward P. Girard and Sheryl R. Girard

(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 43, according to the Survey of Dearing Downs, 11th Addition, as recorded in Map Book 15, Page 90, in the Probate Office of Shelby County, Alabama.

Subject to: 1. Taxes for the year 1994 and subsequent years.  
2. Easements, restrictions, reservations, limitations, rights-of-way, covenants and conditions of record, if any.

\$120,800.00 of the above mentioned purchase price was paid for from a mortgage loan closed simultaneously herewith.

Inst # 1994-22568

07/18/1994-22568  
02:55 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NCD 39.00

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 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 persons.

IN WITNESS WHEREOF, We have hereunto set our hand(s) and seal(s), this 15th day of July, 19 94.

WITNESS:

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Richard J. Palmisano (Seal)  
Richard J. Palmisano  
Lucille A. Palmisano (Seal)  
Lucille A. Palmisano (Seal)

STATE OF ALABAMA

Jefferson

COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Richard J. Palmisano and wife, Lucille A. Palmisano 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 15th day of July, A. D., 19 94

My commission expires:

Notary Public.

2/23/96

Inst # 1994-22568