

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

SEND TAX NOTICE TO:

BROWN, TURNER & SHAW, L.L.C.
Attorneys at Law
211 22nd Street North
Birmingham, Alabama 35203

CHRISTOPHER JOHN RITTER
1318 WHIRLAWAY CIRCLE
HELENA, ALABAMA 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHT THOUSAND and 00/100 (\$108,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, PAMELA K. JOHNSON, AN UNMARRIED WOMAN (herein referred to as GRANTORS) do grant, bargain, sell and convey unto CHRISTOPHER JOHN RITTER and TINA MICHELLE RITTER, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 96, ACCORDING TO THE SURVEY OF DEARING DOWNS FIRST ADDITION, AS RECORDED IN MAP BOOK 6, PAGE 141, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1994, which constitutes a lien, but are not yet due and payable until October 1, 1995.
2. 35 foot building line as shown by recorded Map.
3. 10 foot Easement on Rear, as shown by recorded Map.
4. Restrictions appearing of record in Misc. Volume 18, page 598 and Real 168, page 109, in the Probate Office of Shelby County, Alabama.
5. Right of Way granted to Alabama Power Company by instrument recorded in Volume 55, page 454, in the Probate Office of Shelby County, Alabama.
6. Right of Way granted to Alabama Power Company by instrument recorded in volume 155, page 107, in the Probate Office of Shelby County, Alabama.
7. Coal, oil, gas and other mineral interests in, to or under the land herein described are not insured.

\$102,600.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

11/02/1994-32720
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCB 16.50

Inst # 1994-32720

Inst # 1994-32720

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, 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 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, PAMELA K. JOHNSON, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of October, 1994.

Pamela K. Johnson
PAMELA K. JOHNSON

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that PAMELA K. JOHNSON, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 31st day of October, 1994.

[Signature]
Notary Public

My commission expires: 2-19-95

Inst # 1994-32720

11/02/1994-32720
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCB 16.50