(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was

SEND TAX NOTICE TO:

prepared by:

R. Shan Paden PADEN & PADEN Attorneys at Law 100 Concourse Parkway, Suite 130 Birmingham, Alabama 35244

JOHN F. STOPAK 925 JACKSON CIRCLE HELENA, AL 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 TWENTY SEVEN THOUSAND FIVE HUNDRED and 00/100 (\$127,500.00) DOLLARS to the undersigned granter, JOE ROSE HOMEBUILDERS, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto JOHN F. STOPAK, A MARRIED PERSON, (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 54, ACCORDING TO THE SURVEY OF ST. CHARLES PLACE, PHASE TWO, SECTOR 7, AS RECORDED IN MAP BOOK 22, PAGE 45, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- Subject to the taxes for the year beginning October 1, 1996 1. which constitutes a lien but are not yet due and payable until October 1, 1997.
- Easement to Alabama Power Company recorded in Deed Book 57, 2. page 547 and Deed Book 58, page 65 and 72 in Probate Office of Shelby County, Alabama.
- Permits to Alabama Power Company recorded in Deed Book 130, 3. page 366; Deed Book 133, page 55 and Deed Book 138, page 217 in Probate Office.
- Easement to Southern Natural Gas recorded in Deed Book 90, 4. page 306 and Deed Book 213, page 17.
- Restrictive covenants and conditions as recorded in Inst. No. 5. 1997-6475 in Probate Office.
- Right of way to Shelby County recorded in Deed Book 155, page 6. 122 in Probate Office.
- 20-foot building set back line from Jackson Circle as shown on 7. recorded map.
- 70-foot set back line from rear of lot to be left "Natural and 8. Undisturbed" as shown on recorded map.
- Title to minerals underlying caption lands with mining rights 9. and privileges belonging thereto as reserved in deed recorded in Inst. No. 1997-8781 in Probate Office.
 - \$117,331.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

07/30/1997-23782 OB:31 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE OOS MCD

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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, JOE ROSE HOMEBUILDERS, INC., by its PRESIDENT, JOE ROSE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 25th day of July, 1997.

JOE ROSE HOMEBUILDERS, INC.

By:

JOE ROSE, PRESIDENT

STATE OF ALABAMA) COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOE ROSE, whose name as PRESIDENT of JOE ROSE HOMEBUILDERS, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 25th day of July, 1997.

Notary Public

My commission expires:_

7/1/0/98

Inst # 1997-23782

OF AM CERTIFIED
SHELBY COUNTY JUDGE OF PROPATE
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