WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

This instrument was prepared by:
WILLIAM PATRICK COCKRELL
WPC & ASSOCIATES LLC

(Name)

ONE PERIMETER PARK S STE 451N
BIRMINGHAM, ALABAMA 35243

(Address)

Send tax notice to:
MICHAEL L RUTTKA
JULIA W RUTTKA

(Name)

119 CREEKSIDE CIRCLE
CHELSEA, AL 35186

(Address)

20060714000339690 1/2 $96.00
Shelby Cnty Judge of Probate,AL
07/14/2006 10:24:41AM FILED/CERT

STATE OF **ALABAMA**

COUNTY OF **SHELBY**

Shelby County, AL 07/14/2006
State of Alabama

Deed Tax:$82.00

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FOUR HUNDRED TEN THOUSAND_dollars ($410,000.00) and other good and valuable consideration, to the undersigned Grantor, or Grantors in hand paid by the Grantees herein, the receipt whereof is acknowledged, we (I), RODNEY MCGINNIS AS PRESIDENT OF MCGINNIS CONSTRUCTION INC, (herein referred to as Grantor) do, grant, bargain, sell and convey unto MICHAEL L RUTTKA and JULIA W RUTTKA, HUSBAND AND WIFE (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 206 ACCORDING TO THE SURVEY OF LAKEWOOD, PHASE 2 AS RECORDED IN MAP BOOK 35 PAGE 42 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

A PURCHASE MONEY MORTGAGE IN THE AMOUNT OF 328,000.00 IS FILED HEREWITH.

TO HAVE AND TO HOLD, to 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.

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

And we (I) do for ourselves (myself), successors and assigns covenant with the said Grantees, their heirs and assigns, that we (I) are (am) lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we (I) have a good right to sell and convey the same as aforesaid; that we (I) will and our (my) 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, I have hereunto set my hand and seal, 06/30/06.

Rodney McGinnis As Pres. of McGinnis Const. Inc. (Seal)

RODENY MCGINNIS AS PRESIDENT OF MCGINNIS CONSTRUCTION INC

STATE OF **ALABAMA**

COUNTY OF SHELBY

20060714000339690 2/2 $96.00
Shelby Cnty Judge of Probate,AL
07/14/2006 10:24:41AM FILED/CERT

General Acknowledgment

I, Jennifer L Banik a Notary Public in and for said County in said State, hereby certify that RODNEY MCGINNIS AS PRESIDENT OF MCGINNIS CONSTRUCTION INC, ged 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 06/30/06.

Notary Public

Return to: William Patrick Cockrell
WPC & Associates LLC

Jennifer L. Banik
Notary Public, AL State at Large
My Comm. Expires [illegible], 2009