

This instrument was prepared by:
Kracke & Thompson, LLP
2204 Lakeshore Drive, Ste 306
Birmingham, AL 35209

Send Tax Notice To:
Abe R. Ratliff, Jr. & Lynda J. Ratliff
679 Dogwood Circle
Birmingham, AL 35244

WARRANTY DEED - Joint Tenants with Right of Survivorship

STATE OF ALABAMA)
)
SHELBY COUNTY) **KNOW ALL MEN BY THESE PRESENTS**

That in consideration of \$290,000.00 to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we Craig Cospoer and Amber Cospoer, husband and wife (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Abe R. Ratliff, Jr. and Lynda J. Ratliff (herein referred to as grantee, whether one or more), as joint tenants with right of survivorship the following described real estate, situated in Shelby County, Alabama, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.


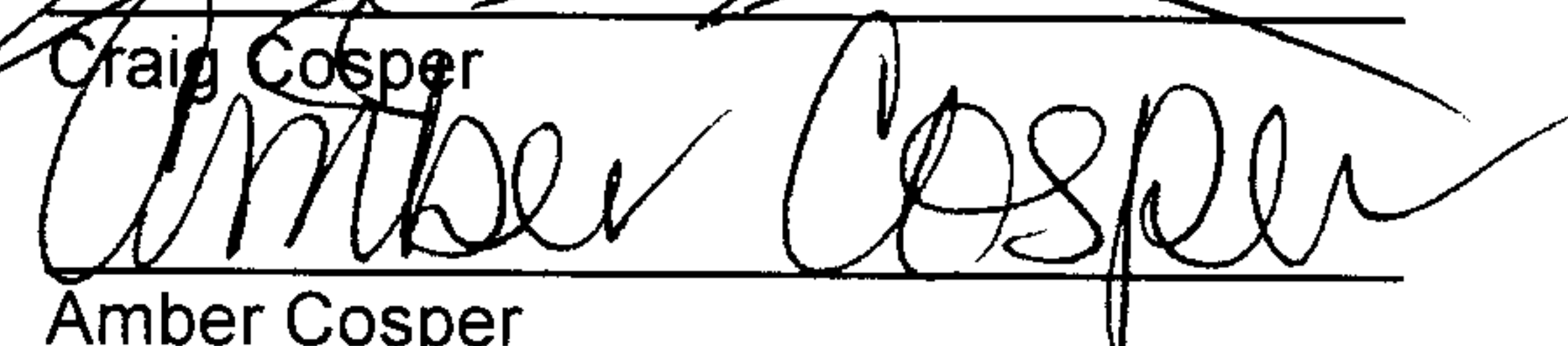
Subject to ad valorem taxes for the current year and subsequent years.
Subject to restrictions, reservations, conditions, and easements of record.
Subject to any minerals or mineral rights leased, granted or retained by prior owners.

TO HAVE AND TO HOLD, unto the said GRANTEES as joint tenants with right of survivorship, their heirs and assigns forever.

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.

Note: \$290,000.00 of this purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.


IN WITNESS WHEREOF, I (we) have hereunto set my hand(s) and seal(s) this 16th day of April, 2012.

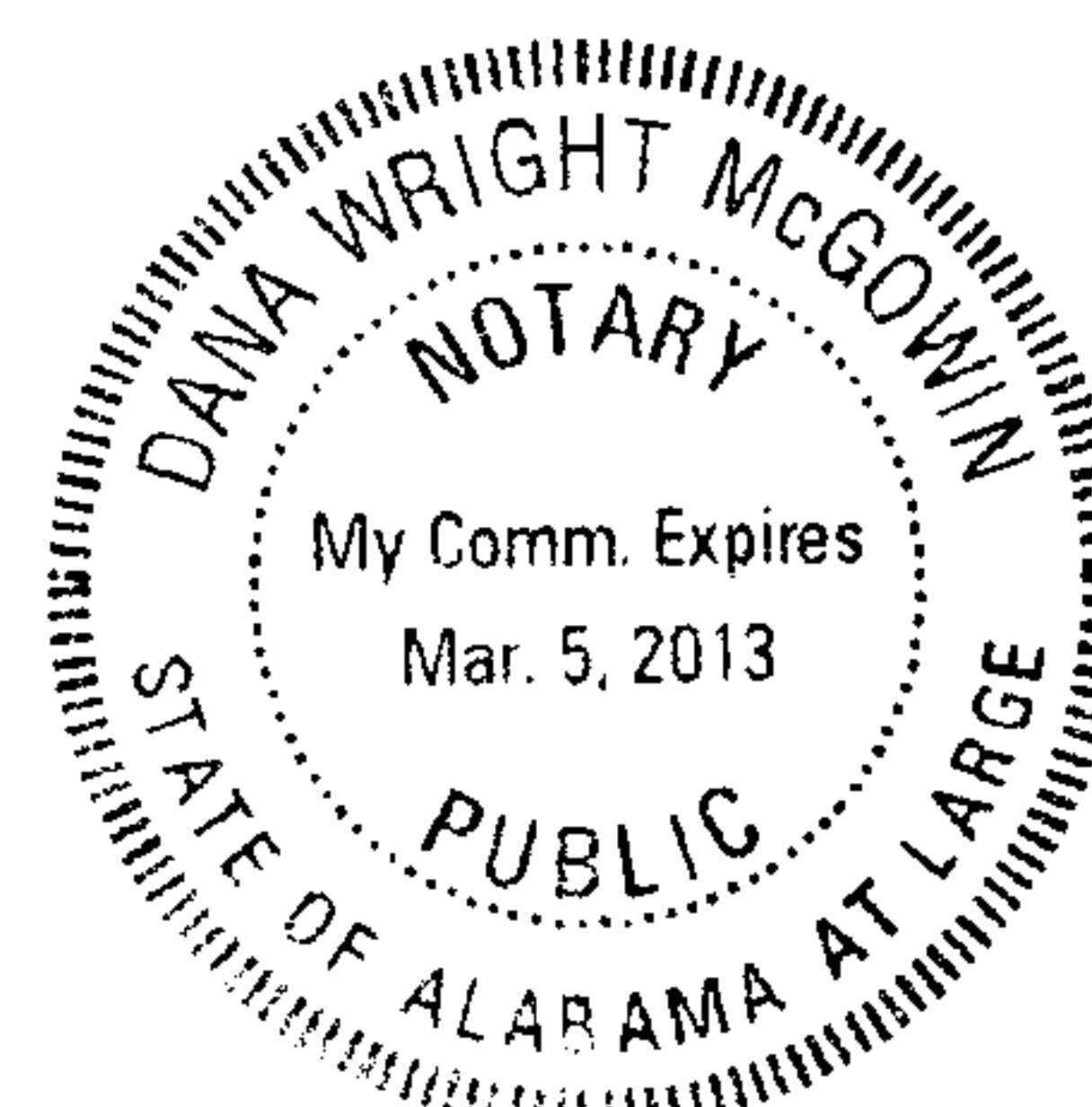

Craig Cospoer

Amber Cospoer

State of Alabama
Shelby County

I, The Undersigned, a notary for said County and in said State, hereby certify that Craig Cospoer and Amber Cospoer, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed the contents of said instrument, they executed the same voluntarily on the day the same bears date.

Given under my official hand and seal this the 16th day of April, 2012.


Notary Public
Commission Expires 3/5/13





20120418000133280 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
04/18/2012 01:24:07 PM FILED/CERT

EXHIBIT "A"
Legal Description

A parcel of land situated in the Southeast 1/4 of the Southeast 1/4 of Section 16, Township 19 South, Range 2 West, in Shelby County, Alabama and being more particularly described as follows:

Commence at the Southwest corner of the Southeast 1/4 of the Southeast 1/4 of Section 16, Township 19 South, Range 2 West, Shelby County, Alabama, and thence South 89 degrees 30 minutes 33 seconds East along the South line of said 1/4 -1/4 section a distance of 524.50 feet; thence North 00 degrees 28 minutes 03 seconds East a distance of 160.12 feet to a point on the Northerly right of way line of Dogwood Circle (Co. Rd. No. 369); thence run North 41 degrees 09 minutes 49 seconds East along said right of way line a distance of 46.07 feet to the Point of Beginning; thence continue along the last described course and along said right of way a distance of 119.58 feet; thence North 41 degrees 24 minutes 30 seconds West a distance of 161.60 feet; thence South 46 degrees 46 minutes 04 seconds West a distance of 124.78 feet; thence South 43 degrees 26 minutes 18 seconds East a distance of 173.26 feet to a point on the Northerly right of way line of Dogwood Circle (Co. Rd. 369) said point also being the Point of Beginning.

