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This instrument was prepared by

(Name) Thomas L. Foster, Attorney at Law
(Address) 1201 19th Street, North
Birmingham, Alabama 35234

Send Tax Notice To: Mrs. Charles P. Childs
name 821 Tulip Poplar Dr
address Durham, NC 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of Seven Thousand Five Hundred Twenty-Eight and 50/100---(\$7,528.50) DOLLARS
and the assumption of the hereinafter recited mortgage
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

John Frederick Swaney and wife, Debera K. Swaney
(herein referred to as grantors) do grant, bargain, sell and convey unto

Charles P. Childs and Elizabeth A. Childs
(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 1005, according to the Survey of Riverchase Country Club, Seventeenth
Addition Residential Subdivision, as recorded in Map Book 9, Page
50, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way,
limitations, if any, of record.

The Grantees herein agree to assume and pay that certain mortgage heretofore
given to Real Estate Financing, Inc. as recorded in Volume 85, Page 728 in the
Probate Office of Shelby County, Alabama.

"As a part of the consideration for this conveyance the Grantee herein expressly
assumes and agrees to pay the balance owing on that certain promissory note dated
August 6, 1986, in the original principal sum of \$130,000.00 secured by and described
in the even date therewith recorded in Book _____, Page _____, of the official
Records of Shelby County, Alabama State, and hereby expressly assumes the obligation
of John Frederick Swaney under the terms of the instrument creating said loan, to
indemnify the Veterans Administration of the extend of any claim payment arising
from the guaranty or insurance of the indebtedness above mentioned, this agreement
of assumption being evidenced by Grantee's acceptance of this deed."

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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 May, 19 87.

WITNESS:

(Seal)

(Seal)

(Seal)

John Frederick Swaney (Seal)

Debera K. Swaney (Seal)

(Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned _____, a Notary Public in and for said County, in said State,
hereby certify that John Frederick Swaney and wife, Debera K. Swaney
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 May A. D., 19 87.

[Signature]
Notary Public.