

## WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that Jack Kemp, Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Office of Assistant Secretary for Housing - Federal Housing Commissioner, for and in consideration of TEN DOLLARS (\$10.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell, and convey unto Donald F. Hardy and Sandra J. Hardy, as husband and wife, the following described real property situated in the County of Shelby, State of Alabama:

Lot 10, Block 4, according to a Resurvey of Block 4, of a Resurvey of Breckenridge Park, as recorded in Map Book 9, Page 150, in the Probate Office of Shelby County, Alabama. Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$ 49201.00 of purchase price was paid from the mortgage loan closed simultaneously herewith.

Subject to Statutory period of redemption which expires one year from October 27, 1988.

SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; and Further Subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF the undersigned on this 10th day of July 1989 has set his hand as the duly authorized representative of the Secretary of Housing and Urban Development.

BEING the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et seq.).

TO HAVE AND TO HOLD Unto the said GRANTEEES 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.

Secretary of Housing and Urban Development

Jack Kemp

BY: ASSISTANT SECRETARY FOR HOUSING  
FEDERAL HOUSING COMMISSION

BY: Ralph D. Ruggs  
Birmingham Office  
Dept. of Housing and Urban Development  
Birmingham, Alabama

NO TAX COLLECTED  
1. Deed Tax \$ 1.00  
2. Mtg. Tax         
3. Recording Fee 2.50  
4. Indexing Fee 3.00  
TOTAL 7.50

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Ralph D. Ruggs, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing date July 10, 1989 by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter 11, and acknowledged before me on this day that, being informed of the contents of this conveyance, he executed the same voluntarily for and on behalf of Jack Kemp, Secretary of Housing and Urban Development, on the year above stated.

GIVEN under my hand and official seal this 10th day of July 1989.

Gregory M. Moore  
NOTARY PUBLIC  
My Commission Expires: 5-03-93

This instrument was prepared by:

Julie B. Divito  
Attorney At Law  
112 Mountain Brook Center  
2700 Highway 280 East  
Birmingham, Alabama 35223

Send tax notice to:  
Hardy, Donald F.  
904 Hillsboro Lane  
Helena, AL  
35080

BOOK 251 PAGE 335

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

89 AUG 15 AM 10 40

Thomas P. [Signature]  
JUDGE OF PROBATE