This instrument was prepared by

(Name) V DAVID F. OVSON, Attorney at Law 728 Shades Creek Parkway, Suite 120

(Address) Birmingham, Alabama 35209

David T. Anchors and Send Tax Notice To: Denise C. Anchors

name 1798 Indian Hill Road Pelham, Alabama 35124

address

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

STATE OF ALABAMA	KNOW ALL MEN BY THESE PRESENTS,
SHELBY	
That in consideration of	Eighty-Two Thousand One Hundred Fifty and No/100 (\$82,150.00) DOLLARS
	or or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
to the nuctarities Presser	JAMES M. NEWBERG and wife, FRANCES J. INMAN NEWBERG
(herein referred to as gran	ntors) do grant, bargain, sell and convey unto
•	DAVID T. ANCHORS and DENISE C. ANCHORS
(herein referred to as GR	ANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby	County, Alabama to-wit:

Lot 1, Block 5, according to the Survey of First Addition to Indian Hills, Second Sector, as recorded in Map Book 5, page 7, in the Probate Office of Shelby County, Alabama.

1. Ad valorem taxes for the year 1990, which are a lien, but not yet due and payable until October 1, 1990.

40 foot building line as shown by recorded map.

50 foot easement on west as shown by recorded map.

Right of way to Alabama Power Company as recorded in Volume 238, page 385 and Volume 239, page 536, in the Probate Office of Shelby County, Alabama.

 $\frac{81,483.00}{\text{a mortgage loan}}$  of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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 WIT	NESS WHEREOF, We	have hereunto set	Our hand(s) and seal(s), this
_	October	, 19 <u>89</u>	
WITNESS:	STATE OF ALA. SHELBY I CERTIFY THIS I CERTIFY WAS F	[] i (Seal)	JAMES M. NEWBERG (Seal)
	89 OCT 30 AM TO		FRANCES Y TOMAN NEWBERG (Seal)
<del></del>	JUDGE UF FROBA	JF (Seal)	Deance J. Annan Newhay (Seal)
STATE OF A	XXXXXXXXX FLORIDA		General Acknowledgment
ĭ,	the undersigned	WBERG and wife, FR	ANCES J. INMAN NEWBERG
hereby certify whose name _	s are	signed to the foregoing of	conveyance, and who are known to me, acknowledged before me
on the day th	nat, being motioned as an e same bears date. Inder my hand and officia		y of A. D., 19 89
Form 31·A		•	Notary Public.

My commission expires:

NOTARY PUBLIC STA