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SEND TAX NOTICE TO:

(Name) \_\_\_\_\_

(Address) \_\_\_\_\_

This instrument was prepared by

(Name) Robert C. Barnett

(Address) 1600 City Federal Building, Birmingham, Al

Form 1-1-5 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA  
Jefferson

}  
COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Twenty Thousand (\$20,000.00) ----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Richard C. Lovelady, a married man

(herein referred to as grantors) do grant, bargain, sell and convey unto:

Raymond L. Houserman and Virginia L. Houserman

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby

County, Alabama to-wit:

An undivided one-fourth interest in Lot 4, Riverbend Trail Estates, as recorded in Map Book 13 page 68, in the Probate Office of Shelby County, Alabama.

This property does not constitute the homestead of the grantor or his spouse.

\$340,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

2.50  
4.00  
1.00  
7.50

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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, I \_\_\_\_\_ have hereunto set \_\_\_\_\_ my \_\_\_\_\_ hand(s) and seal(s), this 30<sup>th</sup>

day of January 30

WITNESS:

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

90 FEB -5 AM 8:48 (Seal)

JUDGE OF PROBATE (Seal)

STATE OF ALABAMA  
Jefferson

}  
COUNTY

the undersigned

I, Richard C. Lovelady, a married man

hereby certify that \_\_\_\_\_ is \_\_\_\_\_ whose name \_\_\_\_\_ signed to the foregoing conveyance, and who \_\_\_\_\_ is \_\_\_\_\_ known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance \_\_\_\_\_ he \_\_\_\_\_ executed the same voluntarily on the day the same bears date.

Given under \_\_\_\_\_ and official seal this 30<sup>th</sup> January 1990

Richard C. Lovelady (Seal)  
Richard C. Lovelady (Seal)  
JPG Tax \_\_\_\_\_  
Mtg. Tax \_\_\_\_\_  
1. Recording Fee 2.50 (Seal)  
1. Indexing Fee 3.00  
3. No Tax Fee 1.00  
6. Certified Fee 1.00  
Total 7.50