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This instrument was prepared by
 (Name) LARRY L. HALCOMB
 (Address) 3512 OLD MONTGOMERY HIGHWAY
HOMEWOOD, ALABAMA 35208

Send Tax Notice To: Richard A. Nardecchia
 name
2052 Cahaba Crest Drive
 address
Birmingham, AL 35242

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

STATE OF ALABAMA
Shelby COUNTY **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of One hundred sixty one thousand nine hundred & No/100 (161,900.00) DOLLARS

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

Don R. Cheatham, a single man & Deborah M. Cheatham, a single woman
 (herein referred to as grantors) do grant, bargain, sell and convey unto

Richard A. Nardecchia & Faith M. Nardecchia
 (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 27, 2nd Sector, Altadena Woods, 2nd and 5th Sector, as recorded in Map Book 10, Page 54 A and B, in the Probate Office of Shelby County, Alabama, in Map Book 151, Page 25 A and B in the Probate Office of Jefferson County, Alabama. Situated in Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1990.
 Subject to building line, easements, release of damages, restrictions, right of way, agreement with Alabama Power Company and restrictions in favor of Alabama Power Company of record.

\$100,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

| | |
|-----------------|-----------------|
| 1 Deed Tax | \$ 62.00 |
| 2 Mtg Tax | \$ 2.50 |
| 3 Recording Fee | \$ 3.00 |
| 4 Indexing Fee | \$ 1.00 |
| 5 V Tax Fee | \$ 1.00 |
| 6 Certified Fee | \$ 1.00 |
| Total | \$ 68.50 |

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 21st day of May, 19 90

WITNESS:
 _____ (Seal)
 _____ (Seal)
 _____ (Seal)

Don R. Cheatham (Seal)
Deborah M. Cheatham (Seal)
Deborah M. Cheatham (Seal)

STATE OF ALABAMA
Jefferson COUNTY
 JUDGE OF PROBATE

General Acknowledgment

I, Larry L. Halcomb, a Notary Public in and for said County, in said State, hereby certify that Don R. Cheatham, a single man & Deborah M. Cheatham, a single woman whose names 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 21st day of May, A. D., 19 90

Larry L. Halcomb
 Notary Public

BOOK 292 PAGE 865

90 MAY 24 AM 10:05
 I CERTIFY THAT THIS INSTRUMENT WAS FILED