

SEND TAX NOTICE TO: Mr. & Mrs. Roy F. Kramer
4025 Water Willow Lane
Birmingham, AL 35244



JEFFERSON TITLE CORPORATION
P.O. Box 10481 • Birmingham, AL 35201 • (205) 328-8020

This instrument was prepared by

(Name) Thomas L. Foster, Attorney

(Address) 1201 N. 19th St., B'ham, 35234

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of -Three Hundred Forty Five Thousand and No/100---(\$345,000.00)-----DOLLARS

to the undersigned grantor, Cross Homebuilders, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR
does by these presents, grant, bargain, sell and convey unto

Roy F. Kramer and wife, Sara Jo Kramer

(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 3012, according to the survey of Riverchase Country Club 30th Addition as
recorded in Map Book 13, Page 88, in the Office of the Judge of Probate of Shelby
County, Alabama. A & B

Subject to existing easements, restrictions, encumbrances, rights of way,
limitations, if any, of record.

Subject to ad valorem taxes for the current tax year.

\$250,000.00 of the consideration recited above was paid from a mortgage loan
closed simultaneously herewith.

1	Deed Tax	-----	95.00
2	Mtg Tax	-----	5.00
3	Recording Fee	-----	3.00
4	Indexing Fee	-----	2.00
5	No. Tax Fee	-----	1.00
6	Certified Fee	-----	1.00
Total			107.00

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
90 NOV -7 AM 11:49

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship. And said GRANTOR does for itself, its
successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are
free from all encumbrances,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same
to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Andrew W. Cross
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 2nd day of November 19 90

ATTEST:

CROSS HOMEBUILDERS, INC.

Secretary

Andrew W. Cross,

President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned a Notary Public in and for said County in said
State, hereby certify that Andrew W. Cross
whose name as President of Cross Homebuilders, Inc.
a corporation, is 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 2nd day of November 19 90

Notary Public