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This instrument was prepared by
(Name) James A. Holliman
(Address) 3821 Lorna Road Suite 110
Birmingham, AL 35244

Send Tax Notice To: Michael E. Loftis
name 644 Crosscreek Trail
Pelham, AL 35124
address

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

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

That in consideration of Seventy Eight Thousand Eight Hundred Eighty and No/100----- DOLLARS

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

William E. Chadick, Jr., an unmarried man
(herein referred to as grantors) do grant, bargain, sell and convey unto

Michael E. Loftis and Mary L. Loftis
(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 13, Block 1, according to the survey of Cahaba Valley Estates-Seventh Sector, as recorded in Map Book 6, Page 82, in the Probate Office of Shelby County, Alabama.

Subject to: (1) Taxes for the year 1991. (2) 40 foot building line Southerly as shown on record map. (3) 15 foot easement Northerly as shown on record map. (4) Restrictions in Misc. Volume 15, Page 333 and Misc. Volume 15, Page 501. (5) Easement to Alabama Power Company in Volume 108, page 379. (6) Right-of-way to Pelham Sewer Fund in Volume 298, Page 677. (7) Mineral and mining right and rights incident thereto in Volume 298, Page 597.

The purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

William E. Chadick, Jr. is the surviving grantee of that certain deed recorded in Volume 300, Page 670, in the Probate Office of Shelby County, Alabama; the other grantee, Therese Chadick, having died on or about the 11th day of June, 1990.

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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 14th day of January, 19 91

WITNESS:

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

91 JAN 18 AM 10:38

STATE OF ALABAMA JUDGE OF PROBATE
JEFFERSON COUNTY

William E. Chadick, Jr. (Seal)
William E. Chadick, Jr.

General Acknowledgment

1. Deed Tax	4.00
2. Mfg. Tax	0.00
3. Recording Fee	3.50
4. Indexing Fee	3.00
5. No Tax Fee	1.00
6. Certified Fee	1.00
Total	12.50

I, James A. Holliman, a Notary Public in and for said County, in said State, hereby certify that William E. Chadick, Jr. whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of January, A. D., 19 91

James A. Holliman
Notary Public