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SEND TAX NOTICE TO:

(Name) Mr. J. Drew Ricketts
(Address) 1768 Indian Hills Rd
Pelham, AL 35124

This instrument was prepared by

(Name) Thomas L. Foster, Attorney

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

FM No. ATC 27 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA

JEFFERSON

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of --Ninety Five Thousand and 00/100-- (\$95,000.00) DOLLARS

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

Steve Denson and wife, Elizabeth D. Denson

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

J. Drew Ricketts and Janice L. Ricketts

(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 7, according to the Survey of Chaparral, First Sector, Phase Two, as recorded in Map Book 8, page 114 in the Probate Office of Shelby County, Alabama.

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

Subject to ad valorem taxes for the current tax year.

\$ 45,000.00 of the consideration recited above was paid from a mortgage loan closed simultaneously herewith.

1. Deed Tax	\$ 50.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 56.50

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 9th day of December, 19 91

WITNESS:

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

91 DEC 12 PM 4:23

STATE OF ALABAMA
JEFFERSON JUDGE OF PROBATE COUNTY

Steve Denson (Seal)
Steve Denson

Elizabeth D. Denson (Seal)
Elizabeth D. Denson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steve Denson and wife, Elizabeth D. Denson 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 9th day of December, A.D. 1991

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