

SEND TAX NOTICE TO:

(Name) Joseph A. Nigro  
Jeanne T. Nigro  
 (Address) 3904 Cannock Drive  
Birmingham, AL 35242

This instrument was prepared by

(Name) Clayton T. Sweeney  
2100 SouthBridge Parkway, Suite 650  
 (Address) Birmingham, AL 35209

Form TICOR 5200 1-84  
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

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

That in consideration of Two Hundred Forty Six Thousand and 00/100----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Charles R. Bedwell, d.b.a. Chuck Bedwell Construction, a married man

(herein referred to as grantors) do grant, bargain, sell and convey unto  
Joseph A. Nigro and Jeanne T. Nigro

(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 197, according to the Survey of Brook Highland, an Eddleman  
 Community, 6th Sector, 1st Phase, as recorded in Map Book 14, Page 83  
 A & B, as recorded in the Probate Office of Shelby County, Alabama.  
 Mineral and mining rights excepted.

Subject to:  
 Advalorem taxes for the year 1992 which are a lien but are not due and payable  
 until October 1, 1992.  
 Existing easements, restrictions, set-back lines, limitations, of record.

\$196,000.00 of the consideration was paid from the proceeds of a mortgage  
 loan closed simultaneously herewith.

The property conveyed is not the homestead of the grantor or his spouse

1. Deed Tax	\$ <u>50.00</u>	50.00 2.50 9.00 <u>61.50</u>
2. Mtg. Tax	\$ <u>2.50</u>	
3. Recording Fee	\$ <u>25.00</u>	
4. Indexing Fee	\$ <u>20.00</u>	
5. No Tax Fee	\$ <u>1.00</u>	
C. Certified Fee	\$ <u>1.00</u>	
Total	\$ <u>56.50</u>	

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 15th

day of January 1992

WITNESS: I CERTIFY THIS INSTRUMENT WAS FILED

92 MAR 13 AM 11:18 (Seal)

Charles R. Bedwell (Seal)  
Charles R. Bedwell  
d.b.a. Chuck Bedwell Construction (Seal)

JUDGE OF PROBATE (Seal)

STATE OF ALABAMA }  
Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State,  
 hereby certify that Charles R. Bedwell  
 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 15th day of January A. D., 19 92

[Signature]  
 Public

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CORLEY, MONCUS & WARD, P.C.