

9204157 2986

This instrument prepared by:
S. Kent Stewart, Attorney at Law
3800 Colonnade Parkway, Suite 650
Birmingham, Alabama 35243

Send Tax Notice To:
Ken B. Grammer
1738 Tahiti Lane
Alabaster, Alabama
35007

STATE OF ALABAMA
SHELBY COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of Eighty-Three Thousand and No/100ths (\$83,000.00) Dollars to the undersigned Grantors in hand paid by the Grantees herein, the receipt whereof is hereby acknowledged, we, ROY DANIEL ACKER and MARTHA L. ACKER, husband and wife, hereinafter referred to as Grantors, do hereby grant, bargain, sell and convey unto KEN B. GRAMMER and STACEY C. GRAMMER, hereinafter referred to as Grantees, as joint tenants, with the right of survivorship, the following described real estate situated in Shelby County, Alabama, being more particularly described as follows, to-wit:

Lot 21, Block 1, according to the survey of Southwind, Second Sector, as recorded in Map Book 6, page 106, in the Probate Office of Shelby County, Alabama.

Subject to the following exceptions:

1. Ad valorem taxes for the year 1992 and subsequent years, said taxes are not yet due and payable until October 1, 1992.

As part of the consideration for the within conveyance, the Grantees have executed a purchase money mortgage in the amount of \$83,210.00 of even date herewith.

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with the right of survivorship, the heirs and assigns, forever; it being the intention of the parties to this conveyance, that, unless the joint tenancy hereby created is severed to terminated during the joint lives of the Grantees herein, in the event one Grantee herein survives the other, the entire interest in fee simple in and to the property described hereinabove 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 the said Grantors and for Grantors' heirs, executors and administrators do hereby covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted hereinabove; that we have good right to sell and convey the same as aforesaid; that we will and for our heirs, executors and administrators shall warrant and defend the same to the said Grantees, the heirs and assigns forever, against the lawful claims of all persons.

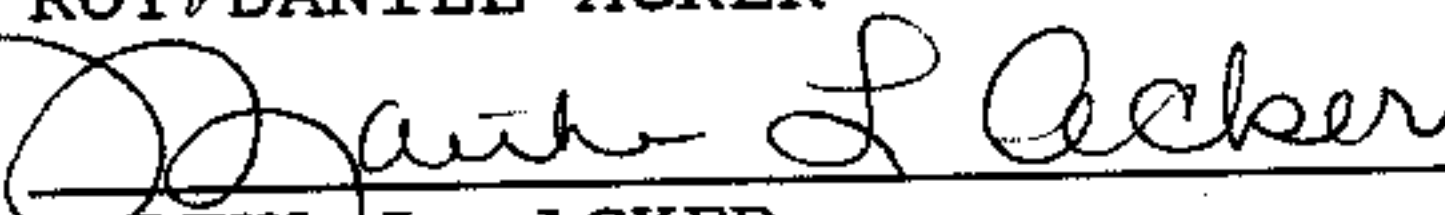
05/12/1992-8004
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 10.00

Cambridge

IN WITNESS WHEREOF, the undersigned Grantors have hereunto set their hands and seals on this the 30th day of April, 1992.



ROY DANIEL ACKER

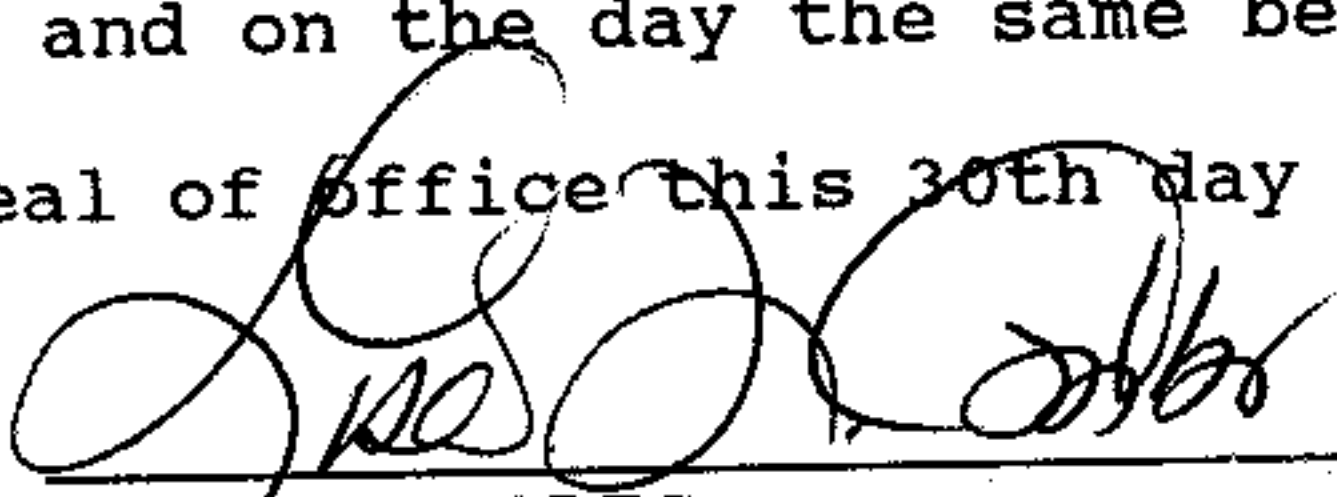


MARTHA L. ACKER

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Roy Daniel Acker and Martha L. Acker, whose names are signed to the foregoing conveyance, and who are known to me, acknowledge before me on this day, that, being informed of the contents of the within conveyance, that they executed the same voluntarily and on the day the same bears date.

Given under my and seal of office this 30th day of April, 1992.



NOTARY PUBLIC

My commission expires: 10/23/98

05/12/1992-8004
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 10.00