

This instrument was prepared by
(Name) Larry L. Halcomb, Attorney at Law

(Address) 3512 Old Montgomery Hwy.
Birmingham, Alabama 35209

Send Tax Notice To: Frank Crisp
name
2028 Lakemoor Drive
address
Birmingham, Alabama 35244

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

STATE OF ALABAMA

SHELBY COUNTY **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of One Hundred Eighty Three Thousand and no/100 (\$183,000.00)-----DOLLARS

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

Wayne W. Anderson and wife, Anne M. Anderson

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

Frank Crisp and Carol Crisp

(herein referred to as GRANTEEES) as joint tenants with right of survivorship, the following described real estate situated in _____

Shelby County, Alabama to-wit:

Lot 20, according to the survey of Riverchase Country Club, Third Addition, recorded in Map Book 7, Page 53, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1992.

Subject to public utility easements as shown by recorded plat, including 10 feet on the Westerly and Southerly side and 20 feet drainage from Southeast corner through Northerly part of property.

Subject to restrictions, covenants and conditions as set out in instrument(s) recorded in Map Book 7 Page 53 in Probate Office.

Subject to Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (Residential) recorded in Misc. Book 14 beginning at Page 536, as amended in Misc. Book 17, beginning at Page 550, and further amended in Deed Book 353, Page 328 and Map Book 7 page 53 and Notice of Compliance Certificate, recorded in Misc. Book 34 Page 549 in Probate Office.

Subject to Agreement with Alabama Power Company as to underground cables recorded in Misc. 25 Page 614 and covenants pertaining thereto recorded in Misc. 25 Page 621 in Probate Office. \$136,000.00 of the purchase price referred to above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, 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 26th

day of June, 1992

WITNESS: SP 07/06/92 IN

(Seal)

SP 07/06/92 IN

(Seal)

SP 07/06/92 IN

(Seal)

SP 07/06/92 IN

(Seal)

SP 07/06/92 IN

SP 07/06/92 IN</