

This instrument was prepared by

Send Tax Notice To: Mark D. Bertovic
name 4029 Cross Grove Circle
Birmingham, Al. 35242
address

(Name) Jones & Waldrop
1009 Montgomery Highway
(Address) Birmingham, Al. 35216
#198/92

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP STEWART TITLE OF BIRMINGHAM, INC.

STATE OF ALABAMA

Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One hundred thirty-eight thousand and no/100 (\$138,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Larry Borders and his wife Leisa M. Borders

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

Mark D. Bertovic and Lynn M. Bertovic

(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 24, according to the Survey of Little Ridge Estates, as recorded in
Map Book 9, Page 174 A&B in the Probate Office of Shelby County, Alabama.

Subject to: All easements, restrictions and rights of way of record.

\$110,400 of the above mentioned purchase price was paid for from a
mortgage loan which was closed simultaneously herewith.

Inst # 1992-14596

07/21/1992-14596
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 34.50

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 17
day of July, 1992

WITNESS:

(Seal)

(Seal)

(Seal)

Larry Borders (Seal)
Leisa M. Borders (Seal)
LEISA M. BORDERS (Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Larry Borders and his wife Leisa M. Borders
whose name s 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 have executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 17 day of July, A. D., 1992

Leisa M. Borders
Notary Public.