

Send Tax Notice to:

Michael Pencak
704 Cross Creek Trail
Pelham, AL 35124
PID#

STATE OF ALABAMA
COUNTY OF Shelby

WARRANTY DEED, JOINT TENANTS FOR LIFE
WITH REMAINDER TO THE SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of

Thirteen Thousand and 00/100 (13,000.00)

and the assumption of that certain mortgage described hereinbelow to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, I/We,

Herbert W. Ford, Jr. and Melanie W. Ford, husband and wife

hereinafter referred to as GRANTOR(S), do hereby grant, bargain, sell and convey unto

Michael Pencak and Connie Pencak

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:

Lot 2, Block 3, according to the Survey of Cahaba Valley Estates, Second Sector, as recorded in Map Book 5, Page 93, in the Probate Office of Shelby County, Alabama.

Subject to ad valorem taxes for 1992 and subsequent years not yet due and payable.

Subject to covenants and restrictions, building lines, easements and rights of way of record.

TOGETHER WITH all and singular the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

As part of the consideration for the within conveyance, the GRANTEE(S) herein assume and agree to pay the present outstanding indebtedness secured by that certain mortgage from the GRANTOR(S) herein to **MortgageAmerica, Inc.** recorded in Real Volume **138**, Page **789** in the Office of the Judge of Probate of Shelby County, Alabama, according to the terms and conditions of said mortgage and the note evidencing said indebtedness.

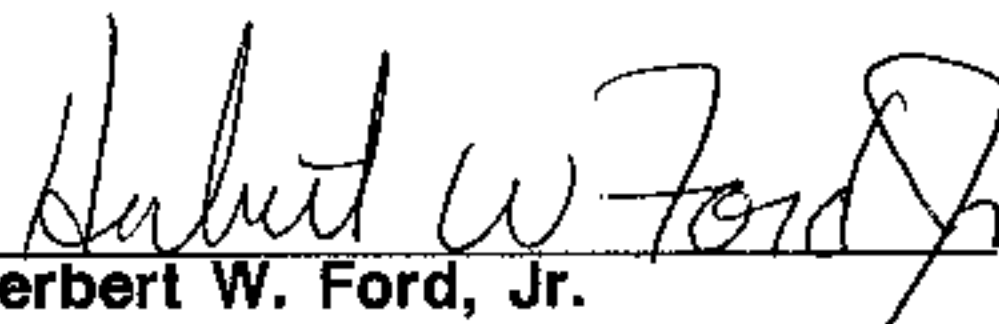
TO HAVE AND TO HOLD, To the said Grantee, his, her or their heirs and assigns forever.

And the said GRANTOR(S) and for GRANTORS' heirs, executors and administrators does/do hereby covenant with the said GRANTEE(S), his/her/their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted hereinabove; that he/she/they have a good right to sell and convey the same as aforesaid; that he/she/they will and his/her/their heirs, executors and administrators shall warrant and defend the same to the said GRANTEE(S), his/her/their heirs and assigns forever, against the lawful claims of all persons.

Inst # 1992-24002

10/20/1992-24002
12:09 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 23.00

IN WITNESS WHEREOF, the undersigned GRANTOR(S) has/have hereunto set his/her/their hand(s) and seal(s) on this the **1st** day of **October, 1992**.


Herbert W. Ford, Jr.


Melanie W. Ford

**STATE OF ALABAMA)
JEFFERSON COUNTY)**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Herbert W. Ford, Jr. and Melanie W. Ford, husband and wife**, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **1st** day of **October, 1992**.


Notary Public
My commission expires: **09/21/94**

(Affix Seal)

92109SH

This instrument prepared by:
W. Russell Beals, Jr., Attorney at Law
Second Floor East
Mountain Brook Center
2700 Highway 280 South
Birmingham, Alabama 35223

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