SEND TAX NOTICE TO:

C. Michael Bagley &

(Name) Elizabeth A. Bagley

2153 Cameron Circle

(Address) Birmingham, AL 35242

This instrument was prepared by

Clayton T. Sweeney

CORLEY, MONCUS & WARD, P.C. (Name) _

2100 SouthBridge Parkway, Suite 650

Birmingham, AL 35209 (Address) =

Form TITLE 5400 1-84

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - THE TITLE GROUP INCORPORATED

STATE OF ALABAMA

Shelby COUNTY OF

KNOW ALL MEN BY THESE PRESENTS.

Two Hundred Eighty-one Thousand Six Hundred Sixty-six and 00/100 Dollars That in consideration of

Cornerstone Building Company, Inc. to the undersigned grantor, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

C. Michael Bagley and wife, Elizabeth A. Bagley (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama

Lot 21, according to the survey of St. Ives at Greystone, as recorded in Map Book 15 page 70 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the non exclusive easement to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990, and recorded in Real 317 page 260 and First Amendment to Greystone Residential Declaration of Covenants and Conditions and Restrictions recorded in Real 346 page 942.

Subject to:

Advalorem taxes for the year 1993 which are a lien but are not due and payable until October 1, 1993.

Existing easements, restrictions, set-back lines and limitations of record.

of the consideration was paid from the proceeds of \$ 253,450.00 a mortgage loan closed simultaneously herewith 1992-28595

> 12/01/1992-28595 D1:41 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 24th

day of November 1992

ATTEST:

Cornerstone Building Company, Inc.

Secretary

24th

President

STATE OF Alabama COUNTY OF Jefferson

> Clayton T. Sweeney I,

a Notary Public in and for said County in said

State, hereby certify that

Cornerstone Building Company, Inc.

President of whose name as a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the

day of

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Notary Public