SEND TAX NOTICE TO:

Thomas M. Milko

M. Elizabeth Milko

1083 Country Club Circle

(Address) Birmingham, Alabama 35244

## This instrument was prepared by

(Name)	Gene W.	Gray, Jr.			
•		SouthBridge	Parkway	Suite 65	50

(Address) Birmingham, Alabama 35209

Form TITLE 5400 1-84

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

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of FOUR HUNDRED SIXTY ONE THOUSAND NINE HUNDRED NINETY EIGHT AND 08/100----

to the undersigned grantor. ED GRAY HOMES, INC. a corporation. (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

Thomas M. Milko and M. Elizabeth Milko

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

Shelby County, Alabama.

Lot 3428, according to the Survey of Riverchase Country Club 34th Addition, as recorded in Map Book 15, Page 32, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

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

Existing easements, rights of way and restrictions of record.

\$ 290,000.00 of the consideration was paid from the proceeds of a mortgage loan.

Inst \* 1993-02344

01/25/1993-02344 02:41 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 19 93 21st January

ATTEST:

Secretary

21st

President

STATE OF Alabama COUNTY OF JEFFERSON

Gene W. Gray, Jr.

a Notary Public is and for said County in said

State, hereby certify that Ed Gray

ED GRAY HOMES, INC. whose name as President of 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 set of said corporation,

Given under my hand and official seal, this the

day of *V*anuary 93

Jr. Gene

Notary Public