

SEND TAX NOTICE TO:

(Name) JERE L. CHANDLER RUTH D. CHANDLER  
 4953 SUSSEX ROAD  
 (Address) Birmingham, Alabama 35242

This instrument was prepared by

(Name) Gene W. Gray, Jr.  
 2100 SouthBridge Parkway Suite 650  
 (Address) Birmingham, Alabama 35209

Form TICOR 5200 1-84  
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

STATE OF ALABAMA }  
 SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of ONE HUNDRED NINETY ONE THOUSAND FIVE HUNDRED AND NO/100----- DOLLARS

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

FRANK B. O'NEIL and spouse, JANET HALL O'NEIL

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

JERE L. CHANDLER nad RUTH D. CHANDLER

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

SHELBY County, Alabama to-wit:

LOT49, ACCORDING TO THE SURVEY OF SOUTHERN PINES 5TH SECTOR, AS RECORDED IN  
 MAP BOOK 9, PAGE 106 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

Subject to:

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

Easements, rights of way and restrictions of record.

\$ 153,000.00 of the consideration was paid from the proceeds of a  
 mortgage loan.

Inst # 1993-16224

06/07/1993-16224  
 08:48 AM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 001 MCD 45.00

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

day of MAY 28, 19 93

WITNESS:

(Seal)  
 (Seal)  
 (Seal)

STATE OF ALABAMA }  
 JEFFERSON COUNTY }

I, Gene W. Gray, Jr., a Notary Public in and for said County, in said State,  
 hereby certify that FRANK B. O'NEIL and spouse, JANET HALL O'NEIL  
 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 executed the same voluntarily,  
 on the day the same bears date.

Given under my hand and official seal this day of MAY 28, 1993

Frank B. O'Neil (Seal)  
Janet Hall O'Neil (Seal)  
 JANET HALL O'NEIL (Seal)

Gene W. Gray, Jr.  
 My Commission Expires 11-9-94