

This instrument was prepared by:
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3800 Colonnade Parkway, Suite 650
Birmingham, Alabama 35243

Send Tax Notice To:

JON J. RICKER
3521 Shandwick Place
Hoover, AL 35242

WARRANTY DEED (WITH SURVIVORSHIP)

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, that in consideration of SIX
HUNDRED TEN THOUSAND AND NO/100'S (\$610,000.00), to the GRANTORS,

JAMES W. FULLINGTON AND WIFE, MARY W. FULLINGTON

in hand paid by

JON J. RICKER AND LISA H. RICKER

hereinafter referred to as GRANTEES, the receipt of which is hereby
acknowledged, the said GRANTORS do hereby grant, bargain, sell and
convey unto the said GRANTEES, as joint tenants, with the right of
survivorship, the following described real estate, situated in
SHELBY COUNTY, to-wit:

Lot 31, according to the Survey of Greystone, First
Sector, First Phase, as recorded in Map Book 14, Page 91
A & B in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.

Together with the non-exclusive easements 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 in the Probate Office of Shelby County,
Alabama, and all amendments thereto.

SUBJECT TO EASEMENTS, RESTRICTIONS AND RIGHT OF WAYS OF RECORD.

\$ 465,000.00 of the consideration stated hereinabove was paid from
the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said GRANTEES as joint tenants,
with the 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 in and to the property described hereinabove 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.

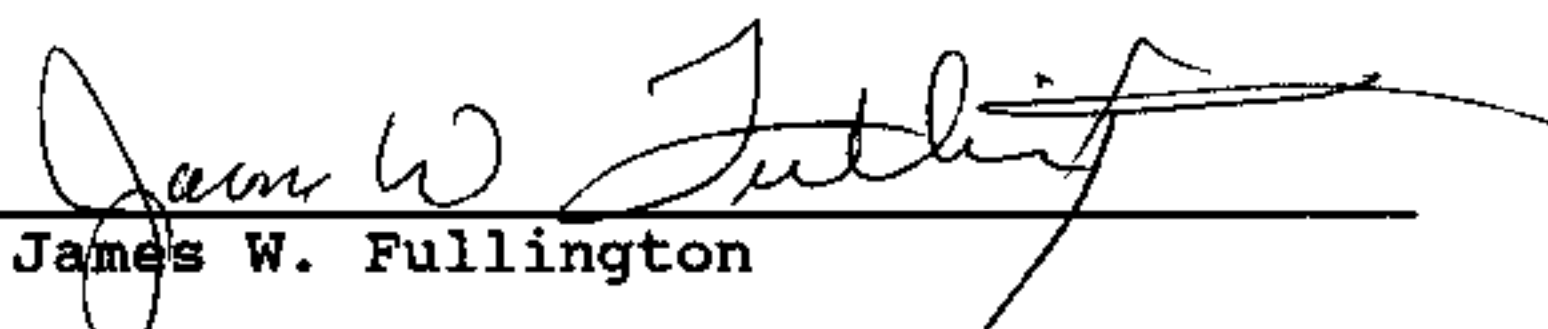
And the said GRANTORS and for GRANTORS' heirs, executors and
administrators do hereby covenant with the said GRANTEES, their
heirs and assigns, that we are lawfully seized in fee simple of
said premises; that they are free from all encumbrances, unless
otherwise noted hereinabove; that we have a good right to sell and
convey the same as aforesaid; that we will and for 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.


Inst # 1993-19562

07/06/1993-19562
08:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 156.00

Inst # 1993-19562

IN WITNESS WHEREOF, the undersigned GRANTORS have hereunto set their hands and seals on this the 23rd day of June, 1993.


James W. Fullington


Mary W. Fullington

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that James W. Fullington and wife, Mary W. Fullington, whose names 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 within conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of June, 1993.

My Commission Expires:

1-3-96


Notary Public

Inst # 1993-19562

07/06/1993-19562
08:02 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
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