

SEND TAX NOTICE TO:

(Name) Timothy L. Arnold
 (Address) Candy L. Arnold
124 Winterhaven Drive
Alabaster AL 35007

This instrument was prepared by

William H. Halbrooks
 (Name) 704 Independence Plaza
Birmingham, Al 35209
 (Address)

FM No. ATC 27 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA

JEFFERSON COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eight Thousand Eight Hundred and no/100----- DOLLARS

And the Assumption of the Mortgage herein:

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

Dominick Joseph Gagliardi and wife, Benita Atchley Gagliardi

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

Timothy L. Arnold and Candy L. Arnold

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

Shelby

County, Alabama to-wit:

Lot 16, in Block 4, according to the Survey of Bermuda Hills,
 Second Sector, Second Addition, as recorded in Map Book 9, page
 29, in the Office of the Judge of Probate of Shelby County,
 Alabama.

Subject to current taxes, easements and restrictions of record.

And as further consideration the grantees herein expressly assume
 and promise to pay that certain mortgage to MortgageAmerica, Inc.
 as recorded in Real Vol. 76, page 119, and assigned to
 Shearson Lehman Hutton Mortgage Corp as recorded in Real Vol.
 198, page 207 in said Probate Office according to the terms and
 conditions of said mortgage and indebtedness hereby secured.

Inst # 1993-22670

08/02/1993-22670
 10:35 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MCO 17.50

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 28th

day of July, 1993

WITNESS:

 (Seal)

 (Seal)

 (Seal)

Dominick Joseph Gagliardi (Seal)
Dominick Joseph Gagliardi
Benita Atchley Gagliardi (Seal)
Benita Atchley Gagliardi (Seal)

STATE OF ALABAMA
JEFFERSON COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State,
 hereby certify that Dominick Joseph Gagliardi and wife, Benita Atchley Gagliardi
 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 28th day of July, A. D., 1993

William H. Halbrooks
 Notary Public.