

This instrument was prepared by

Send Tax Notice To: Richard M. Lovelady  
name

(Name) William H. Halbrooks, Atty

932 Tulip Poplar Lane  
address

(Address) 704 Independence Plaza  
Birmingham, AL 35209

Hoover, Alabama 35244

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED EIGHTY SIX THOUSAND AND NO/100-----  
----- DOLLARS (\$186,000.00)  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Kelly S. Andrews, an unmarried woman

(herein referred to as grantors) do grant, bargain, sell and convey unto Richard M. Lovelady and wife, Wanda Lovelady

(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 1119, according to the Survey of Riverchase Country Club 18th Addition, as recorded in Map Book 9, Page 86, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$163,650.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1993-30475

10/04/1993-30475  
11:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 31.00

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, I have hereunto set my hand(s) and seal(s), this 10th  
day of September, 19 93.

\_\_\_\_\_  
(Seal)

Kelly S. Andrews (Seal)  
Kelly S. Andrews

\_\_\_\_\_  
(Seal)

\_\_\_\_\_  
(Seal)

\_\_\_\_\_  
(Seal)

\_\_\_\_\_  
(Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, William H. Halbrooks, a Notary Public in and for said County, in said State, hereby certify that  
Kelly S. Andrews, an unmarried woman  
whose name she 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 she executed the same voluntarily  
on the day the same bears date.

Given under my hand and official seal this 10th day of September A.D., 1993

William H. Halbrooks

Notary Public