

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & HARRIS
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

VINCENT S. ELLIOTT
1126 9TH AVENUE SW
ALABASTER, ALABAMA 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of SEVENTY SEVEN THOUSAND FIVE HUNDRED DOLLARS and 00/100 (\$77,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, WILLIAM K. SPARACINO, AND WIFE, and JOYCE W. SPARACINO (herein referred to as GRANTORS) do grant, bargain, sell and convey unto VINCENT S. ELLIOTT and HEATHER L. BRUCE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 19, Block 2, according to the survey of Bermuda Hills, First Sector, as recorded in Map Book 6, Page 1, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Subject to taxes for the year beginning October 1, 1993, which constitute a lien, but are not yet due and payable until October 1, 1994.
2. Public utility easements as shown by recorded plat, including 7.5 feet on the Northerly side of lot.
3. Restrictions, covenants and conditions as set out in instrument(s) recorded in Misc. Book 6, Page 579 in Probate Office.
4. Right(s)-of-Way(s) granted to Alabama Power Company by instrument(s) recorded in Deed 113 page 229 and Deed 130 page 299 in the Probate Office.
5. Easement(s) to Alabama Power Company as shown by instrument recorded in Deed 286 page 617 and Deed 283 page 259 in Probate Office.
6. Subject to terms and conditions as set forth in Misc. Book 24 page 674 in Probate Office.

\$78,177.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

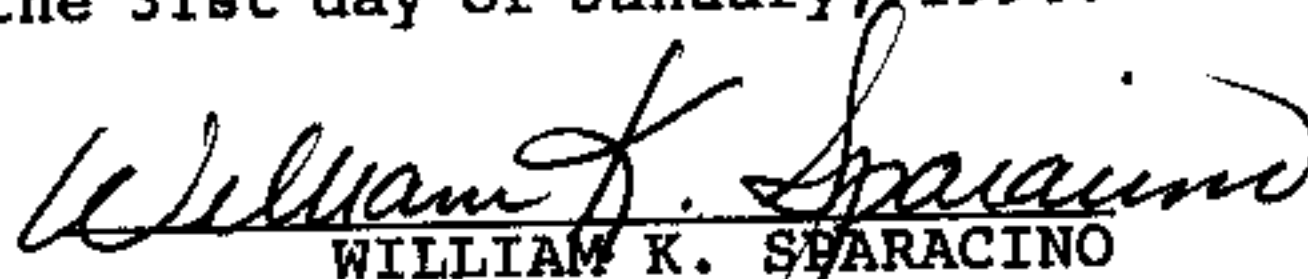
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during

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DUE MCD 13.00

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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, WILLIAM K. SPARACINO, AND WIFE, and JOYCE W. SPARACINO, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of January, 1994.


WILLIAM K. SPARACINO


JOYCE W. SPARACINO

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WILLIAM K. SPARACINO, AND WIFE, and JOYCE W. SPARACINO, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 31 day of January, 1994.


Notary Public

My commission expires: 7/16/94

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