

This instrument was prepared by

Send Tax Notice To: Michael E. Spencer
name

(Name) Lamar Ham

1049 Big Cloud Circle
address

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Alabaster, AL 35007

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY SIX THOUSAND AND NO/100-----
----- DOLLARS (\$86,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Ernest Earl Ballard, Jr. and wife, Shirley S. Ballard

(herein referred to as grantors) do grant, bargain, sell and convey unto Michael E. Spencer and wife, Rebecca D. Spencer

(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 2, according to the Survey of Navajo Hills, Fourth Sector, as recorded in.
Map Book 5, Page 95 in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements, covenants, restrictions and rights of way
of record, mineral and mining rights.

\$ 66,000.00 of the purchase price was provided by a mortgage loan closed
simultaneously herewith.

Inst # 1994-11044

04/05/1994-11044
01:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 28.30

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 29th
day of March, 19 94.

(Seal)

(Seal)

(Seal)

Ernest Earl Ballard, Jr.
Ernest Earl Ballard, Jr. (Seal)

Shirley S. Ballard
Shirley S. Ballard (Seal)

(Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, Lamar Ham, a Notary Public in and for said County, in said State, hereby certify that
Ernest Earl Ballard, Jr. and wife, Shirley S. Ballard
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 29th day of March, A.D., 1994

Lamar Ham

Notary Public

MY COMMISSION EXPIRES NOVEMBER 9, 1997

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