

This instrument prepared by:  
John N. Randolph, Attorney  
Strote & Permutt P.C.  
2222 Arlington Avenue  
Birmingham, Alabama 35205

Send Tax Notice to:  
Gerard F. Tate  
Michelle P. Tate  
3012 Raven Circle  
Birmingham, Alabama 35244

## WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Shelby County

That in consideration of **One Hundred Sixty Thousand Nine Hundred and 00/100'S \*\*\* (\$160,900.00) Dollars** to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **Janyce M. Sanford, unmarried** (herein referred to as grantor) do grant, bargain, sell and convey unto **Gerard F. Tate and Michelle P. Tate** (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 21, according to the Survey of Audubon Forest First Addition, as recorded in Map Book 11, page 122, in the Probate Office of Shelby County, Alabama.

Subject to:

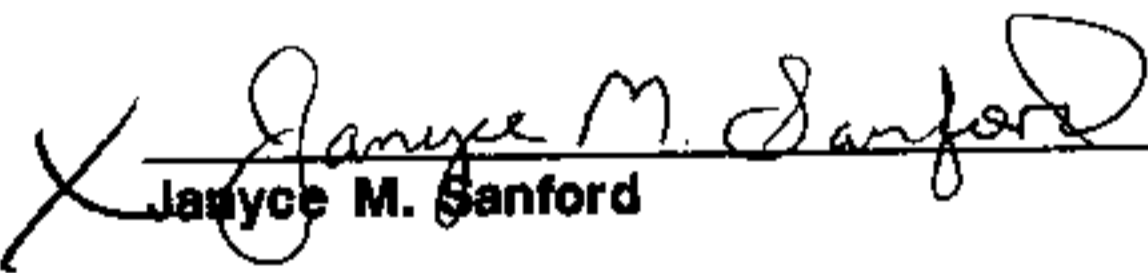
1. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.
2. 35 foot building line as shown by recorded Map.
3. Restrictions as shown by recorded Map.
4. 10 foot Easement on rear and Northeast, as shown by recorded Map.
5. Mineral and mining rights and rights incident thereto recorded in Real 189, page 792, in the Probate Office of Jefferson County, Alabama.

\$128,720.00 of the purchase price recited above 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 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 do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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.

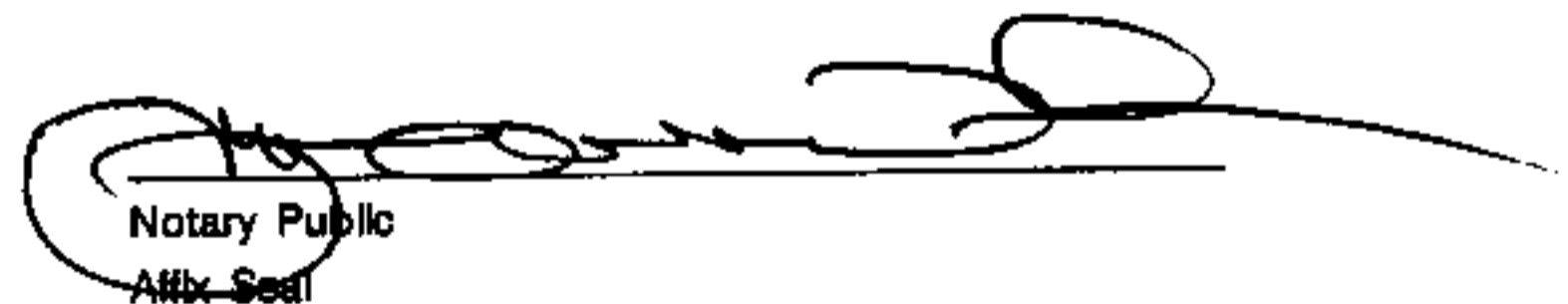
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 3rd of May, 1994.

 (Seal)  
Janyce M. Sanford

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Janyce M. Sanford, unmarried whose name is 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, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3rd day of May, 1994.

  
Notary Public  
Affix Seal

Inst # 1994-16560

05/23/1994-16560  
12:43 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCB 41.00

Inst # 1994-16560