THIS INSTRUMENT PREPARED BY:
MAYNARD, COOPER & GALE, P.C.
1901 Sixth Avenue North
2400 Amsouth/Harbert Plaza
Birmingham, AL 35203

SEND TAX NOTICE TO:
CHARLES F. KISER
1716 Soughpointe Drive
Birmingham, Alabama 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE	ΟF	ALA	BAI	AN
COUNTY	OF	SF	IELI	34

KNOW ALL MEN BY THESE PRESENTS,

Lot 13, according to the Survey of Southpointe, Eighth Sector, as recorded in Map Book 15, Page 109, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: all easements, restrictions, rights of way and reservations appearing of record which affect the subject property.

\$ 202,000.00 of the total consideration 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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 hands and seals this 20 th day of ______, 1994.

WITNESS:

THOMAS F. GRAVELY

4

_

REBECCA L. GRAVELY

Charlotte White

11/02/1994-32762 02:08 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 62.00

005 NCD 85.00

NOTARY PUBLIC STATE OF ALADAMA AT LARGE MY COMMISSION EXPIRES: Feb. 15, 1998. BONDED THRU NOTARY PUBLIC ENDERWRITERS.

STATE OF Clabon

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that THOMAS F. GRAVELY and wife, REBECCA L. GRAVELY, whose names 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 $20^{\frac{1}{2}}$ day of

1994.

My Commission Expires:

(SEAL)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE, MY COMMISSION EXPIRES: Feb. 15, 1998. BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Inst # 1994-32762

11/02/1994-32762 02:08 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 62.00