

PREPARED BY: C. U. LENDING, INC., 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

SEND TAX NOTICE TO: LINDA S. CENCULA AND HUSBAND, MICHAEL A. CENCULA, SR., 5538 PARKVIEW CIRCLE, BIRMINGHAM, AL 35242

## WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF TENNESSEE)

COUNTY OF KNOX)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of ONE HUNDRED SEVENTY FIVE THOUSAND AND 00/100 (\$175,000.00) Dollars to the undersigned Grantor or Grantors, in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, I (We), MICHAEL LEE HAMMOND AND WIFE, VIVICA P. HAMMOND (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto, LINDA S. CENCULA AND HUSBAND, MICHAEL A. CENCULA, SR. (herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 4, ACCORDING TO THE SURVEY OF PARKVIEW, AS RECORDED IN MAP BOOK 7, PAGE 44, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$157,500.00 OF THE PURCHASE PRICE RECITED ABOVE WAS PAID BY A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HERewith.

- (1) Subject to property taxes for the current year.
- (2) Subject to easements, restrictions, covenants and conditions, if any.
- (3) Subject to mineral and mining rights.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 said GRANTEEES, their heirs and assigns, that I(we) am(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(we) have hereunto set my(our) hand(s) and seal(s), on DECEMBER 28, 1994.

Michael Lee Hammond  
MICHAEL LEE HAMMOND

Vivica P. Hammond  
VIVICA P. HAMMOND

STATE OF TENNESSEE)

COUNTY OF KNOX)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that MICHAEL LEE HAMMOND AND WIFE, VIVICA P. HAMMOND, 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 said conveyance, (s)he (they) executed the same voluntarily on the date the same bears date.

Given under my hand and official seal on DECEMBER 28, 1994.

My commission expires:

5/26/98

Janice M. Oliver  
Notary Public

Inst # 1995-00502

01/06/1995-00502  
08:39 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 184.50

Lawyers Title

Inst # 1995-00502