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

SEND TAX NOTICE TO: J. KARL STRAIN AND JENNIFER N. STRAIN, 1201 6TH AVENUE N.W., ALABASTER, AL 35007

## WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of EIGHTY SIX THOUSAND FIVE HUNDRED AND NO/100 (\$86,500.00) Dollars to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, I (We), MICHAEL A. CENCULA AND WIFE, LINDAS. CENCULA (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto, J. KARL STRAIN AND WIFE, JENNIFER N. STRAIN (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 14, IN BLOCK 3, ACCORDING TO THE RESURVEY OF FERNWOOD THIRD SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 80, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$84,535.00 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 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 said GRANTEES, 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 30, 1994.

MICHAEL A. CENCULA

LINDA S. CENCULA

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that MICHAEL A. CENCULA AND WIFE, LINDA S. CENCULA, 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 30, 1994.

My commission expires: 10/29/98

Notary Public

Inst # 1995-00505

O1/O6/1995-00505
O8:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 11.10

Lawyer Titte