

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

1995-088802
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This Instrument was
prepared by:

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Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

MELVIN C. ROMERO
5200 MEADOW GARDEN LANE
BIRMINGHAM, AL 35242

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FORTY FIVE THOUSAND and 00/100 (\$145,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is acknowledged, we, JIMMY CRAIG CARTER and ZILLAH T. CARTER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MELVIN C. ROMERO and TERESA F. ROMERO, HUSBAND AND WIFE, (herein referred to as GRANTEEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in JEFFERSON County, Alabama, to-wit:

LOT 1, BLOCK 2, ACCORDING TO THE MAP AND SURVEY OF SUNNY MEADOWS, PHASE TWO, AS RECORDED IN MAP BOOK 8 PAGE 19 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1994 which constitutes a lien but are not due and payable until October 1, 1995.
2. A 35 foot building line and a 15 foot easement along the rear of subject property as shown by recorded plat.
3. Restrictions as recorded in Misc. Book 36 page 881.
4. Right of Way to Alabama Power Company as recorded in Deed Book 139 page 128, Deed Book 134 page 514, Deed book 173 page 192, Deed Book 316 page 465, Deed book 139 page 548 and Deed 200 page 69.
5. Agreement with Alabama Power Company regarding underground utilities as recorded in Misc. Book 37 page 22 and Deed Book 326 page 126.
6. Terms, agreements and right of way to Alabama Power Company as recorded in Misc. Book 37 page 21.
7. Easement to Alabama Gas Company as recorded in Book 323 page 667 and Book 323 page 671.

\$130,500.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it

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SHELBY COUNTY JUDGE OF PROBATE

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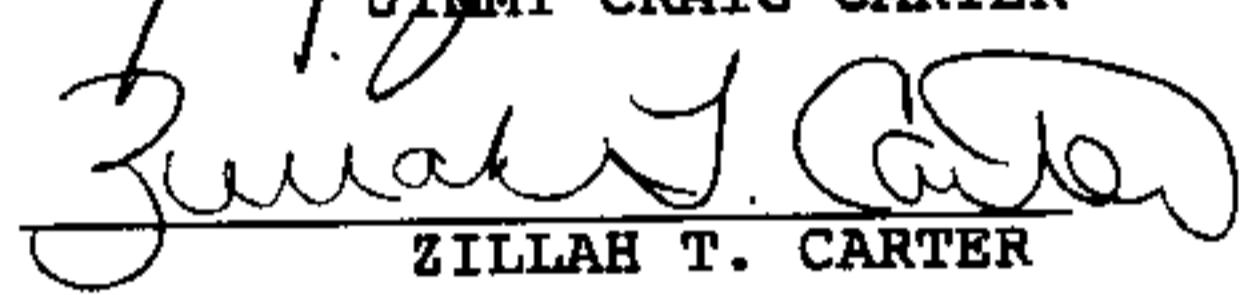
being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if 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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JIMMY CRAIG CARTER and ZILLAH T. CARTER, have hereunto set his, her or their signature(s) and seal(s), this the 24th day of March, 1995.



JIMMY CRAIG CARTER



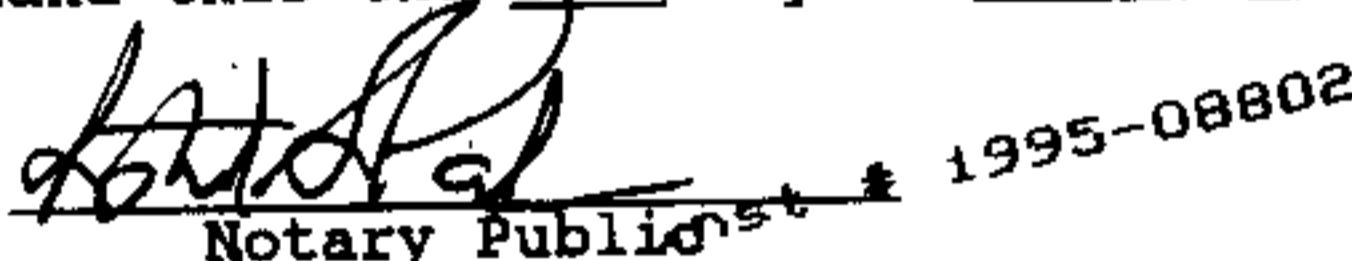
ZILLAH T. CARTER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JIMMY CRAIG CARTER and ZILLAH T. CARTER, 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 the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 24th day of March, 1995.



Notary Public # 1995-08802

My commission expires: 11/98

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