

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
Joseph A. Ragusa and
Carol P. Ragusa
110 Cedar Cove Drive
Pelham, AL 35124

STATE OF ALABAMA}
COUNTY OF SHELBY}

Warranty Deed/JTWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of ONE HUNDRED TWENTY-EIGHT
THOUSAND FIVE HUNDRED AND 00/100 Dollars (\$128,500.00) to the undersigned grantor or grantors in hand
paid by the GRANTEEES herein, the receipt of whereof is acknowledged, I/we WILLIAM J. ALVERSON, III and wife,
LEANNE G. ALVERSON, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto
Joseph A. Ragusa and Carol P. Ragusa (herein referred to as GRANTEEES)
as joint tenants, with right of survivorship, the following described real estate, situated in Jefferson County, Alabama:

Lot 6, Block 1, according to the survey of Cedar Cove, Phase II, as recorded in Map
Book 9, Page 111, in the Probate Office of Shelby County, Alabama; being situated in
Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1995 and subsequent years not yet due and payable until October 1, 1995. Existing covenants and
restrictions, easements, building lines, and limitations of record.

\$112,000.00 of the consideration was paid from the proceeds of a mortgage loan 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 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 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, and
that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEEES,
their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereto set my hand and seal, this the 15 day of 1. JUNE, 1995.

William J. Alverson III
WILLIAM J. ALVERSON, III

Leanne G. Alverson
LEANNE G. ALVERSON

Inst # 1995-18240

07/12/1995-18240
08:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCB 27.50

STATE OF LOUISIANA)
EAST BATON ROUGE COUNTY PARISH

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that WILLIAM J. ALVERSON, III, 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of June, 1995.

ELAINE D. ROWND, NOTARY PUBLIC
STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

My Commission Expires: MY COMMISSION ISSUED FOR LIFE.

Elaine D. Rowl
Notary Public

AFFIX SEAL

STATE OF LOUISIANA)
EAST BATON ROUGE COUNTY PARISH

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that LEANNE G. ALVERSON, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of June, 1995.

ELAINE D. ROWND, NOTARY PUBLIC
STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

My Commission Expires: MY COMMISSION ISSUED FOR LIFE.

Elaine D. Rowl
Notary Public

AFFIX SEAL

Inst * 1995-18240

07/12/1995-18240
08:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 27.50