

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/ITWROS

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 GRANTEES 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 GRANTEES) 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 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 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 GRANTEES, 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 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

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 1995-18240

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 15<sup>th</sup> day of June, 1995.

ELAINE D. ROWND, NOTARY PUBLIC  
STATE OF LOUISIANA  
PARISH OF EAST BATON ROUGE  
MY COMMISSION ISSUED FOR LIFE.

Elaine D. Rownd  
Notary Public

My Commission Expires:

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 15<sup>th</sup> day of June, 1995.

ELAINE D. ROWND, NOTARY PUBLIC  
STATE OF LOUISIANA  
PARISH OF EAST BATON ROUGE  
MY COMMISSION ISSUED FOR LIFE.

Elaine D. Rownd  
Notary Public

My Commission Expires:

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