

This instrument prepared by:  
John N. Randolph, Attorney  
Sirote & Permutt P.C.  
2222 Arlington Avenue  
Birmingham, Alabama 35205

Send Tax Notice to:  
Michael B. Marsh  
Yvonne M. Marsh  
834 Willow Oak Drive  
Birmingham, AL

**WARRANTY DEED, Joint Tenants with Right of Survivorship**

**State of Alabama**

**KNOW ALL MEN BY THESE PRESENTS,**

**Shelby County**

That in consideration of **One Hundred Fifty-Six Thousand and 00/100 (\$156,000.00) Dollars** to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **Karin A. McCloskey, unmarried** (herein referred to as grantor) do grant, bargain, sell and convey unto **Michael B. Marsh and Yvonne M. Marsh** (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 3, according to the Amended Map of Sixth Addition to Riverchase Country Club, recorded in Map Book 7, page 93, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for the current tax year which grantees herein assume and agree to pay.
2. 10 foot Easement on ear and rear, as shown by recorded Map.
3. Restrictions or Covenants recorded in Misc. Volume 14, page 536; Misc. Volume 17, page 550; Misc. Volume 34, page 549, and Real 41, page 18, in the Probate Office of Shelby County, Alabama, but omitting any covenants or restrictions based on race, color, religion, sex, handicap, familial status, or national origin.
4. Restrictions regarding Alabama Power Company recorded in Misc. Volume 25, page 741, in the Probate Office of Shelby County, Alabama.
5. Mineral and mining rights and other rights incident thereto recorded in Volume 127, page 140, in the Probate Office of Shelby County, Alabama.
6. Agreement with Alabama Power Company recorded in Misc. Volume 25, page 736, in the Probate Office of Shelby County, Alabama.
7. Right of Way granted Alabama Power Company by Instrument recorded in Volume 313, page 195, in the Probate Office of Shelby County, Alabama.

\$ 148,200.00 the purchase price recited above 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 do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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 have hereunto set my hand and seal this 1<sup>st</sup> of September, 1995.

Karin A. McCloskey (Seal)  
Karin A. McCloskey

STATE OF TEXAS  
DALLAS COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Karin A. McCloskey, unmarried 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1<sup>st</sup> day of September, 1995.



Mary Ann Olheiser  
Notary Public  
Affix Seal

09/07/1995-24765  
11:00 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 16.50

Inst # 1995-24765