

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

Send Tax Notice to:
Charles R. Bloom
Cynthia W. Bloom
5145 Chickasaw Circle
Birmingham, AL 35242

Inst # 1995-32616

WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Jefferson County

That in consideration of **One Hundred Thirty-Seven Thousand and 00/100 Dollars (\$137,000.00)** to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, **Rance A. Hardy and wife, Melissa M. Hardy** (herein referred to as grantors) do grant, bargain, sell and convey unto **Charles R. Bloom and Cynthia W. Bloom** (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama, to-wit:

Lot 108, according to the Survey of Broken Bow, 4th Addition, as recorded in Map Book 8, page 163, in the Probate Office of Shelby County, Alabama.

Subject to:

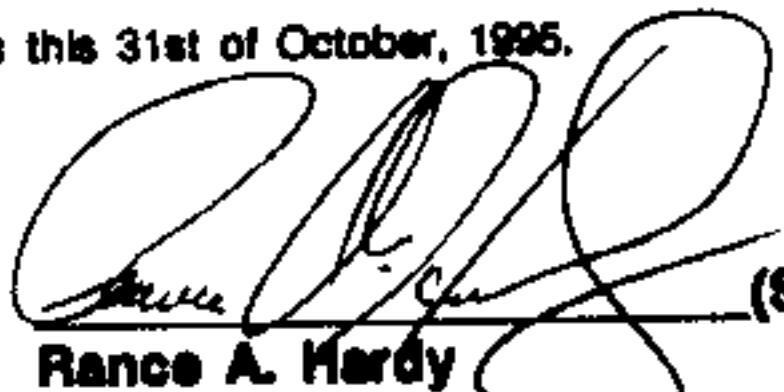
1. Ad valorem taxes for the current tax year which grantees herein assume and agree to pay.
2. 35 foot building line as shown by recorded Map.
3. Restrictions as shown by recorded Map.
4. Restrictions or Covenants recorded in Misc. Volume 55, page 258, in the Probate Office of Shelby County, Alabama, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.
5. Right of Way to Southern Bell Telephone and Telegraph Company, recorded in Volume 353, page 802, in the Probate Office of Shelby County, Alabama.
6. Mineral and mining rights and rights incident thereto recorded in Volume 81, page 171, in the Probate Office of Shelby County, Alabama.

\$118,000.00 of 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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, we have hereunto set our hands and seals this 31st of October, 1995.

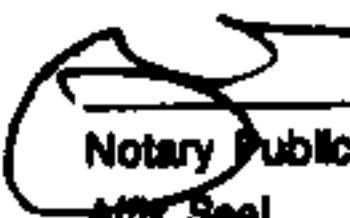
X  (Seal)
Rance A. Hardy

X  (Seal)
Melissa M. Hardy

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Rance A. Hardy and wife, Melissa M. Hardy whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of October, 1995.


Notary Public
Affix Seal

11/13/1995-32616
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JUL 25 1996