

95 2095

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

R. Shan Paden  
PADEN & PADEN  
Attorneys at Law  
100 Concourse Parkway, Suite 130  
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

EUGENE S. RUGGERIO  
935 GREYSTONE HIGHLANDS CR.  
BIRMINGHAM, AL 35242

Inst # 1996-01389

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 FIFTY THREE THOUSAND FIVE HUNDRED and 00/100 (\$153,500.00) DOLLARS to the undersigned grantor, GREYSTONE LANDS, INC., in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto EUGENE S. RUGGERIO and DOROTHY J. RUGGERIO, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

01/16/1996-01389  
12:05 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
19.00  
002 MCD

LOT 28, ACCORDING TO THE AMENDED MAP OF GREYSTONE HIGHLANDS, PHASE 1, AS RECORDED IN MAP BOOK 19 PAGE 24 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1995 which constitutes a lien but are not yet due and payable until October 1, 1996.
2. Building setback line as set out in restrictive covenants recorded as Instrument #1994-33988 in Probate Office.
3. Public easements as shown by recorded plat.
4. Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed 109 page 492; Deed 111 page 402; Deed 127 page 336; Deed 160 page 403 and Deed 173 page 191 in Probate Office.
5. Easement(s) to South Central Bell as shown by instrument recorded in Deed 324 page 837 in Probate Office.
6. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 4 page 486 and Deed 4 page 488 in Probate Office.
7. Covenant and agreement for water service as set out in Real 235 page 611 in Probate Office.
8. Utility easement for Ebsco Industries to Cahaba Water Renovation Systems recorded in Real 42 page 223 in Probate Office.
9. Restrictions, covenants and conditions as set out in instrument(s) recorded as Instrument #1994-33988 and Map Book 19 page 24 in Probate Office.

10. Release of damages as set out in instrument(s) recorded as Instrument #1994-33988 and Instrument #1995-29726 in Probate Office.

11. Easement(s) to Alabama Power Company and covenants thereto as set out as Instrument #1995-1629 in Probate Office.

\$145,800.00 of the consideration herein was derived from a mortgage 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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, GREYSTONE HIGHLANDS, INC., by its CHAIRMAN, WILLIAM L. THORTON, JR. who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 12th day of January, 1996.

GREYSTONE LANDS, INC.

By: William L. Thornton  
WILLIAM L. THORTON, JR., CHAIRMAN

STATE OF ALABAMA)  
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WILLIAM L. THORTON, JR., whose name as CHAIRMAN of GREYSTONE LANDS, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 12<sup>th</sup> day of JANUARY, 1996.

Routledge  
Notary Public

My commission expires: 7/14/98

Inst # 1996-01389

01/16/1996-01389  
12:05 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 19.00