SEND TAX NOTICES TO: RUDY R. JAMES LINDA G. JAMES 3813 CARISBROOKE CIR. BIRMINGHAM, AL 35226

WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Fifty Thousand and No/100 Dollars (\$150,000.00) to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, KEVIN JAMES, A MARRIED MAN, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto RUDY R. JAMES and LINDA G. JAMES (herein referred to as "Grantee"), as joint tenants with rights of survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 11, according to the Survey of Russet Bend, as recorded in Map Book 11, page 52, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, convenants, rights of way of record; taxes for 1996 and subsequent years not yet due and payable.

\$105,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

The property described herein is not the homestead of the Grantor nor of the Grantor's spouse.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for themselves, their heirs and executors, successors and assigns, covenant with said Grantee, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Granton will and their heirs and executors, successors and assigns shall warrant and defend same to said Grantee, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 1st day of August, 1996.

KEVIN JAMES

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kevin James, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 1st day of August, 1996.

NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/97

THIS INSTRUMENT PREPARED BY: Anne R. Strickland, Attorney at Law 5330 Stadium Trace Parkway, Suite 250 Birmingham, AL 35244

Inst # 1996-26034

OB/12/1996-26034
11:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROMATE
00: NCD 53.50

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