

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

Send Tax Notice to:  
James L. Gingo  
McRay Gingo  
1540 Timber Drive  
Helena, AL 36060

## 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 Fifteen Thousand Five Hundred and 00/100 (\$115,500.00) Dollars to the undersigned grantors in hand paid by the Grantees herein, the receipt whereof is acknowledged, we, James T. Jeffers, and wife, Mina D. Jeffers (herein referred to as Grantors) do grant, bargain, sell and convey unto James L. Gingo, Theresa C. Gingo, and McRay Gingo (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 24, according to the Survey of Timber Park, Phase II, as recorded in Map Book 14, page 68, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.
2. Right of Way granted to Alabama Power Company by instrument(s) recorded in Real Volume 236, page 980; Real Volume 333, page 122; and Real Volume 377, page 425.
3. Restrictions appearing of record in Real Volume 307, page 563; and Real volume 364, page 398.
4. Release of damages as set out in Real Volume 335, page 422.
5. A 7.5 foot easment along east lot line and 20 foot building line from Timber Drive, as shown on recorded Map.
6. State of Alabama Department of Revenue State Tax Lien as recorded in Book 353, pages 289, 290, and 291.

\$ 92,000.00 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 of the death of one grantee herein, the entire interest in fee simple shall pass to the surviving grantees as joint tenants with right of survivorship, their heirs and assigns forever; and upon the death of a second grantee, the entire interest in fee simple shall pass to the surviving grantee, his/her heirs and assigns forever; and if one grantee does not survive the others, 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 27 of August, 1996.

*James T. Jeffers* (Seal)  
James T. Jeffers  
*Mina D. Jeffers* (Seal)  
Mina D. Jeffers

### STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James T. Jeffers, and wife, Mina D. Jeffers, 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 27 day of August, 1996.

Notary Public  
My commission expires:  
Affix Seal

09/03/1996-28773  
10:16 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
901 NCB 32.00

Inst # 1996-28773