

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

Send Tax Notice to:
Stephen Richard Ruffner
Sarah Wright Ruffner
3424 Chippenham Circle
Birmingham, AL 35242

WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Jefferson County

That in consideration of Two Hundred Fifty-Seven Thousand and 00/100 (\$257,000.00) Dollars to the undersigned grantors in hand paid by the Grantees herein, the receipt whereof is acknowledged, we, **William P. Buck, Jr., and wife, Kelly I. Buck** (herein referred to as Grantors) do grant, bargain, sell and convey unto **Stephen Richard Ruffner and Sarah Wright Ruffner** (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 111, according to the Survey of Brook Highland, Third Sector, as recorded in Map Book 12, page 64 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.
2. 35 foot building line on front of lot as shown on recorded Map.
3. 50 foot building line on rear of lot as shown on recorded Map.
4. 10 foot easement on rear of lot as shown on recorded Map.
5. Restrictions appearing of record in Real Volume 181, page 995, Real Volume 194, page 254, Real Volume 194, page 54, Real Volume 228, page 882, Real Volume 228, page 886, Real Volume 253, page 804, Real Volume 1992, page 20484, Real Volume 1993, page 1877 and Real Volume 1994, page 5901.
6. Right of Way granted to Water Works recorded in Real Volume 194, page 20.

William J. Buck, Jr., and William P. Buck, Jr. is one and the same person.

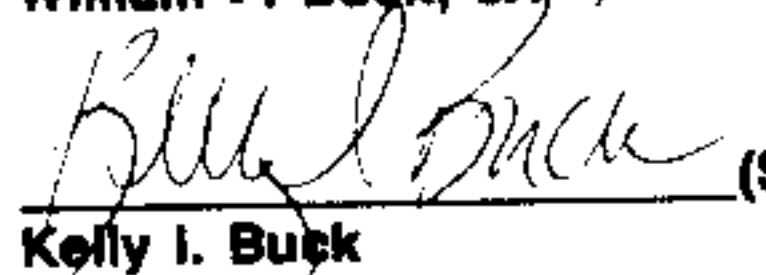
\$231300.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 30 of October, 1996.

 (Seal)
William P. Buck, Jr.

 (Seal)
Kelly I. Buck

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that William P. Buck, Jr., and wife, Kelly I. Buck, 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 30 day of October, 1996.


Notary Public
My commission expires:
Affix Seal

11/05/1996-36682
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 34.50

Inst # 1996-36682