

*Prepared without benefit of survey or examination of title.
Preparer of instrument makes no certification as to title.*

Send Tax Notice To:
Edward J. and Patricia S. Kovalchick
1040 Bridal Lane
Helena, AL 35080

This instrument was prepared by:
JAMES W. FUHRMEISTER
Griffin, Allison, May, Alvis & Fuhrmeister
P. O. Box 380275
Birmingham, AL 35238

Inst # 1997-00710

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Thousand and no/100 dollars (\$1,000.00) and the assumption of the hereinafter described mortgage and other good and valuable consideration, to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **MICHEALA K. CRUMPTON**, a single woman, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **EDWARD J. KOVALCHICK and wife PATRICIA S. KOVALCHICK**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 25, according to the amended Map of Ivanhoe as recorded in Map Book 6, page 70,
in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

Mineral and Mining rights excepted.

This conveyance is subject to that certain mortgage by and between **Keven O. Crumpton and Micheala K. Crumpton**, as mortgagors, and **First Alabama Bank Shelby County**, as mortgagee, dated June 28, 1991, in the principal amount of \$54,900.00 and recorded in Book 351 page 209 which Grantees assume and agree to pay.

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 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 I do for myself and for my heirs, executors, and administrators covenant with 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

01/08/1997-00710
10:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCB 12.00

Regions
Bank

as aforesaid; that I will and my 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, I have hereunto set my hand and seal, this 20th day of December, 1996.

Micheala K. Crumpton
MICHEALA K. CRUMPTON
Grantor

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that MICHEALA K. CRUMPTON, whose name 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, she executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 20th day of December, 1996.

[Signature]
Notary Public

My commission expires: _____

MY COMMISSION EXPIRES DECEMBER 23, 1998

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