This instrument was prepared by: Anthony D. Snable, Attorney 2700 Highway 280 South Suite 101 Birmingham, Alabama 35223

Send Tax Notices to:

W. Ross O'Brien Andrea Lisa O'Brien 5340 South Broken Bow 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 OME HUNDRED TWO THOUSAND FIVE HUNDRED DOLLARS and 00/100-----(\$102,500.00) to the undersigned Grantor(s), Lynn E. Yarbrough, An Unmarried Woman (herein referred to as Grantor(s) in hand paid by the Grantee(s) herein, the receipt of which is hereby acknowledged, the said Grantor(s) do by these presents, grant, bargain; sell and convey unto the said W. Ross O'Brien and Andrea Lisa O'Brien (herein referred to as Grantee(s), as joint tenants with right of survivorship the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 5, Block 2, according to the Survey of Broken Bow, as recorded in Map Book 7, Page 145, in the Probate Office of Shelby County, Alabama.

## Subject to:

- 1. Advalorem taxes for the current tax year 1997.
- 2. Easements, restrictions and reservations of record.

\$100,051.00 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 Grantee(s) 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 I (we) do for myself (ourselves) and for my (our) heirs, executors and administrators covenant with the said Grantee(s), their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said Grantee(s), their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this day of January, 1997.

Lynn E. Yarbrough

DE/D7/1997-D4103 11:27 AM CERTIFIED 11:27 AM CERTIFIED WELM CHAIN MAGE OF PROMITE 13:50

STATE	OF		)	•
		COUNTY	)	

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that Lynn E. Yarbrough, An Unmarried Womah whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal on this the

of January, 1997.

DONNA J. ANDERSON AMERICAN CONSUL

NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires:

Inst 6 1997-04103

02/07/1997-04103 11:27 AM CERTIFIED SHELDY COUNTY JUNCE OF PRODUTE