

WARRANTY DEED

This Instrument Was Prepared By:

Frank K. Bynum, Esquire
#17 Office Park Circle
Birmingham, Alabama 35223

SEND TAX NOTICE TO:

Andrew Cyle Cutcliff
101 Greenwing Circle
Pelham, AL 35124

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

That in consideration of ONE DOLLAR AND FOR THE PURPOSE OF CREATING SURVIVORSHIP (\$1.00), to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Andrew Cyle Cutcliff and wife, Donna Cook Cutcliff**, (herein referred to as Grantors) do grant, bargain, sell and convey unto **Andrew Cyle Cutcliff and Donna Cook Cutcliff** (herein referred to as Grantees), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Initial ACC DCU

Lot 12, according to the Survey of Mallard Pointe, First Addition, as recorded in Map Book 11, Page 86, in the Office of the Judge of Probate of Shelby County, Alabama.

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

Subject to that certain mortgage from Andrew Cyle Cutcliff and Donna Cook Cutcliff to First Federal Bank, dated June 11, 1997.

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 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 my heirs, executors and administrators shall, warrant and defend the same to the said Grantees, their heirs, and assigned forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seal, this 11th day of June, 1997.

Andrew Cyle Cutcliff
Andrew Cyle Cutcliff

Donna Cook Cutcliff
Donna Cook Cutcliff

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Andrew Cyle Cutcliff and wife, Donna Cook Cutcliff** 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 the 11th day of June, 1997.

Frank K. Bynum
Notary Public

My Commission Expires: 11/20/2000

Inst. # 1997-19206

06/19/1997-19206
09:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 9.50

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