

This instrument was prepared by

SEND TAX NOTICE TO:

Anthony D. Snable  
2700 Highway 280 South  
Suite 101-W  
Birmingham, Alabama 35223

JOHN R. MCDONALD, JR.  
108 ROYAL CHASE DRIVE  
PELHAM, ALABAMA 35124

File #870142

**WARRANTY DEED**

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA  
SHELBY COUNTY

**KNOW ALL MEN BY THESE PRESENTS:**

That in consideration of **TWO HUNDRED FIFTEEN THOUSAND and 00/100 (\$215,000.00) DOLLARS** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, **H. WALKER & ASSOCIATES, INC.** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **JOHN R. MCDONALD, JR. and HELEN WARNE MCDONALD, HUSBAND AND WIFE** (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in **SHELBY County, Alabama** to-wit:

**LOT 1, ACCORDING TO THE SURVEY OF ROYAL OAKS, SIXTH SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 117, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**SUBJECT TO:**

1. Subject to the taxes for the year beginning October 1, 1996, which constitutes a lien, but are not yet due and payable until October 1, 1997.
2. 40 foot building line, as shown by recorded map.
3. Restrictions as shown by recorded map.
4. coal, oil, gas and other mineral interest in, to or under the land herein described are not insured.

\$125,000.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivorship. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, his, her or 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 stated 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, his, her or their heirs and assigns forever, against the lawful claims of all persons.

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SHELBY COUNTY JUDGE OF PROBATE  
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Inst # 1997-21375

IN WITNESS WHEREOF, the said GRANTOR, H. WALKER & ASSOCIATES, INC. by FRANCES J. WALKER, its SECRETARY, of H. WALKER & ASSOCIATES, INC., a corporation, who is authorized to execute this conveyance has hereto set its signature and seal, this the 25th day of June, 1997.


H. WALKER & ASSOCIATES, INC.

 (SEAL)  
FRANCES J. WALKER, SECRETARY

STATE OF ALABAMA  
JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that FRANCES J. WALKER whose name as SECRETARY of H. WALKER & ASSOCIATES, INC., a corporation, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date.

Given under my hand and official seal this 25th day of June, 1997.

  
Notary Public

My commission expires 10-24-99

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