

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
DONALD G. COCHRAN
TAMMY COCHRAN
230 Pin Oak Drive
Chelsea, AL 35043

Inst # 1997-31160

STATE OF ALABAMA}
COUNTY OF SHELBY}

Corporation Form Dood/JTWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **ONE HUNDRED SEVENTY-SEVEN THOUSAND FIVE HUNDRED DOLLARS AND NO/100's (\$177,500.00)** to the undersigned grantor, MCGINNIS CONSTRUCTION CO., INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto **DONALD G. COCHRAN and TAMMY COCHRAN** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 224, according to the Map and Survey of Yellowridge Estates, Second Sector, as recorded in Map Book 21, Page 93 A, B & C, in the Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1997 and subsequent years not yet due and payable until October 1, 1997. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$142,000.00 of the consideration 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 I/we do for myself/ourselves and for my/our heirs, executors, and administrators, covenant with said GRANTEES 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, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Rodney McGinnis, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 18th day of September, 1997.

MCGINNIS CONSTRUCTION CO., INC.

By: Rodney McGinnis Pres.
Rodney McGinnis
Its: President

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Rodney McGinnis, whose name as President of MCGINNIS CONSTRUCTION CO., 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. Given under my hand and official seal this 18th day of September, 1997.

Notary Public
My Commission Expires 5/29/99

09/26/1997-31160
01:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HEL 44.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW