

9409-1628

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

SEND TAX NOTICE TO:

Pruch, Brown, Turner,  
Norton & Waldrup, L.L.C.  
Attorneys at Law  
2340 Woodcrest Place  
Suite 150  
Birmingham, Alabama 35209

JAMES DANIEL WALL  
23 BARON DRIVE  
CHELSEA, AL 35043

Inst # 1997-31690

STATE OF ALABAMA)

COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

**WARRANTY DEED**

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY TWO THOUSAND FIVE HUNDRED DOLLARS and 00/100 (\$182,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is acknowledged, we, **JIM C. GERARDO and TERESA M. GERARDO, HUSBAND AND WIFE** (herein referred to as GRANTORS) do grant, bargain, sell and convey unto **JAMES DANIEL WALL and DENISE S. WALL, HUSBAND AND WIFE**, (herein referred to as GRANTEEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in **SHELBY County, Alabama**, to-wit:

**LOT 11, ACCORDING TO THE SURVEY OF FIRST SECTOR CHELSEA ACRES SOUTH, AS RECORDED IN MAP BOOK 15, PAGE 64, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

\$91,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

SUBJECT TO:

AD VALOREM TAXES FOR 1997, SAID TAXES BEING A LIEN BUT NOT DUE AND PAYABLE UNTIL OCTOBER 1, 1997 AND FURTHER SUBJECT TO EASEMENTS, COVENANTS AND RESTRICTIONS, BUILDING LINES, RIGHT OF WAY(S), LIMITATIONS AND AGREEMENTS AS THE SAME ARE FILED OF RECORD IN SAID PROBATE OFFICE.

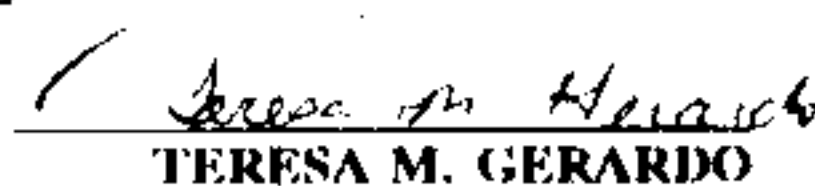
**TO HAVE AND TO HOLD** Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) 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 GRANTEEES, 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 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 GRANTEEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, **JIM C. GERARDO and TERESA M. GERARDO, HUSBAND AND WIFE**, have hereunto set his, her or their signature(s) and seal(s), this the 18th day of September, 1997.

  
**JIM C. GERARDO**

Inst # 1997-31690

  
**TERESA M. GERARDO**

10/01/1997-31690  
08:02 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 102.50

STATE OF ALABAMA)  
COUNTY OF JEFFERSON)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **JIM C. GERARDO and TERESA M. GERARDO, HUSBAND AND WIFE**, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 18th day of September, 1997.

  
Notary Public

My commission expires: 01-29-99

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10/01/1997-31690  
08:02 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 102.50