

This instrument was prepared by

Holliman, Shockley & Kelly(Name) 2491 Pelham ParkwayPelham, AL 35124

(Address)

Send Tax Notice To:

Michael D. DramerHeather S. Dramer(Name) 205 Chestnut Forest DriveHelena, AL 35080

(Address)

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Five Thousand and no/100 Dollars

to the undersigned grantor, or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we

Gregg R. Jackson, an unmarried person

(herein referred to as grantors) do, grant, bargain, sell and convey unto

Michael D. Dramer and wife Heather S. Dramer

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby County, Alabama, to wit:Lot 22, according to the survey of Chestnut Forest, as recorded in Map Book 22
page 98 in the Probate Office of Shelby County, Alabama; being situated in Shelby
County, Alabama.

Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements,
restrictions, reservations, rights-of-way, limitations, covenants and conditions
of record, if any; (3) Mineral and mining rights, if any.\$ 194,750.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

Inst # 1998-08735

03/13/1998-08735
09:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 24.00TO HAVE AND TO HOLD, to 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 the 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; that I (we) will and my (our) heirs, executors and administrators
shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 27th day of February, 19 98.

(Seal)

Gregg R. Jackson

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

Inst # 1998-08735

STATE OF ALABAMA
COUNTY OF SHELBY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County in said State, here by certify that Gregg R. Jackson, an unmarried man, whose name(s) 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, they, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 27th day of February, 1998.


Notary Public 3-12-98

Return to: _____

TO

WARRANTY DEED
(Joint Tenants with Right of Survivorship)

STATE OF ALABAMA
COUNTY OF _____

Recording Fee \$
Deed tax \$

This Form Furnished by
LAND TITLE COMPANY OF ALABAMA
600 20th Street North
Birmingham, Alabama 35203-2601
(205) 251-2871

EXHIBIT "A"

Lot 22, according to the survey of Chestnut Forest, as recorded in Map Book 22 page 98 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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003 MCD 24.00