

SEND TAX NOTICE TO:

(Name) W. Douglas Cross
2057 Baneberry Drive
(Address) Birmingham, Alabama 35244

This instrument was prepared by

(Name) William H. Halbrooks
704 Independence Plaza
(Address) Birmingham, Alabama 35209
FM No. ATC 27 Rev. 5/82

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA }
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Five Hundred Ten Thousand and no/100 (\$510,000.00) DOLLARS

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

Nicholas J. Calamas and wife, Beth M. Calamas

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

W. Douglas Cross and Judith J. Cross

(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 3534, according to the Survey of Riverchase Country Club, 35th Addition, as recorded in Map Book 16, Page 113, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 408,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1998-18846

05/22/1998-18846
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 103 119.30

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.

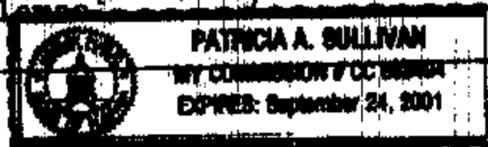
And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have 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, WE have hereunto set OUR hand(s) and seal(s), this 14th

day of May, 19 98

WITNESS:

Nicholas J. Calamas (Seal)
Nicholas J. Calamas
Beth M. Calamas (Seal)
Beth M. Calamas



STATE OF ~~ALABAMA~~ Florida }
Sarasota COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Nicholas J. Calamas and Beth M. Calamas

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 14th day of May, A. D. 19 98
Patricia A. Sullivan
Notary Public

Inst # 1998-18846