

This instrument was prepared by:  
Shelly Moss  
Galloway & Moss, L.L.C.  
11 Oak Street  
Birmingham, Alabama 35213

Send tax notice to:  
John T. Ponder  
2004 Oak Meadows Place  
Birmingham, Alabama, 35242

## WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA )

JEFFERSON COUNTY )

KNOW ALL MEN BY THESE PRESENTS

That in consideration of Two Hundred Fifty-seven Thousand and 00/100 Dollars (\$257,000.00) to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, we,

Scott R. Kolodin and wife Karen J. Kolodin

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

John T. Ponder and Cynthia Ponder

(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 36, according to the Map of Oak Meadows, 2nd Sector,  
as recorded in Map Book 22, Page 79, in the Probate Office  
of Shelby County, Alabama.

\$210,000.00 of the proceeds come from a purchase money mortgage recorded simultaneously herewith.

Subject to: (1) 1998 ad valorem taxes not yet due and payable and  
(2) all easements, rights-of-way and encumbrances of record.

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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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 set our hands and seals, this 14th day of August, 1998.

WITNESS:

\_\_\_\_\_(Seal) Scott R. Kolodin (Seal)  
Scott R. Kolodin

\_\_\_\_\_(Seal) Karen J. Kolodin (Seal)  
Karen J. Kolodin

STATE OF ALABAMA )

JEFFERSON COUNTY )

09/08/1998-34926  
09:35 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DCL CM \$5.50

I, Shelly Moss, a Notary Public in and for said County, in said State, hereby certify that Scott R. Kolodin and Karen J. Kolodin 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 August, 1998.

Shelly Moss  
Notary Public: Shelly Moss  
My Commission Expires: 11-5-01

Inst # 1998-34926