

SEND TAX NOTICE TO:

Dwight A. Rosse
(Name) Michelle O. Rosse
1806 Man O War Drive
(Address) Helena, AL 35080

This instrument was prepared by

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

Form 1-1-8 Rev. 1/82
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - MAGIC CITY TITLE COMPANY, INC., BIRMINGHAM, ALABAMA

STATE OF ALABAMA }
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Sixty-Nine Thousand, Nine Hundred and no/100---DOLLARS

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

Frederick D. Ard and wife Vesta T. Ard

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

Dwight A. Rosse and Michelle O. Rosse

(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 62, according to the Survey of Dearing Downs, 6th Addition, Phase I, as recorded in Map Book 10, page 78, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1998 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.

\$ 161,405.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

09/08/1998-35029
11:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 17.00

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.

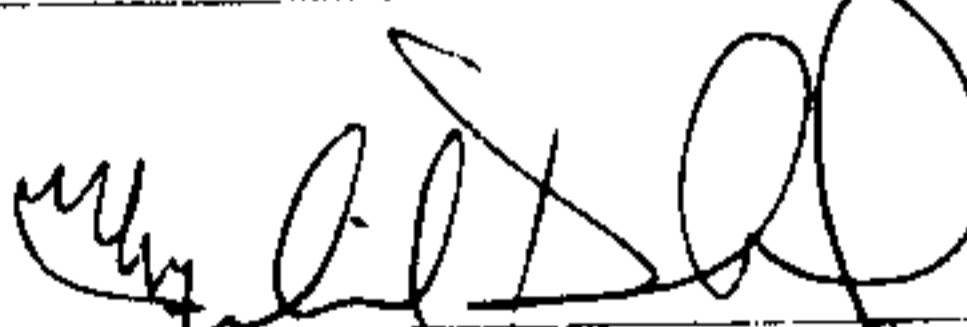
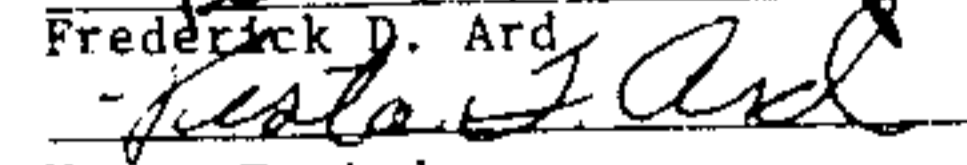
And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have 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 26th

day of August, 19 98.

WITNESS:


(Seal)
(Seal)
(Seal)


Frederick D. Ard (Seal)

Vesta T. Ard (Seal)

STATE OF ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Frederick D. Ard and wife Vesta T. Ard whose name 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 26th day of August, A. D., 19 98


3-12-2001

6205C-8661
1998-35029
Inst