

This Instrument was prepared by:
D. Wade Ramsey, Esq.
Acres & Ramsey, L.L.C.
300 Office Park Drive, Suite 309
Birmingham, Alabama 35223

Send Tax Notice To:
Chris Frankel
Lori Frankel
154 Lenox Road
Birmingham, Alabama 35242

Warranty Deed, Joint Tenants with Right of Survivorship

STATE OF ALABAMA)
) KNOW ALL MEN BY THESE PRESENTS,
JEFFERSON COUNTY)

That in consideration of One Hundred Seventy Eight Thousand & 00/100, (\$178,000.00) Dollars to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, I/we, **Glen Ramsey Williams and Christine Williams, husband and wife**, (herein referred to as GRANTORS) do grant, bargain, sell and convey unto **Chris Frankel and Lori Frankel**, (Herein referred to as GRANTEEES) as Joint Tenants with Right of Survivorship, the following described real estate situated in SHELBY County, Alabama, To-wit:

Lot 45, according to the Survey of Lenox Place, Phase Two, as recorded in Map Book 19, page 157, in the Probate Office of Shelby County, Alabama.

PARCEL ID#03-9-31-0-006-045.000

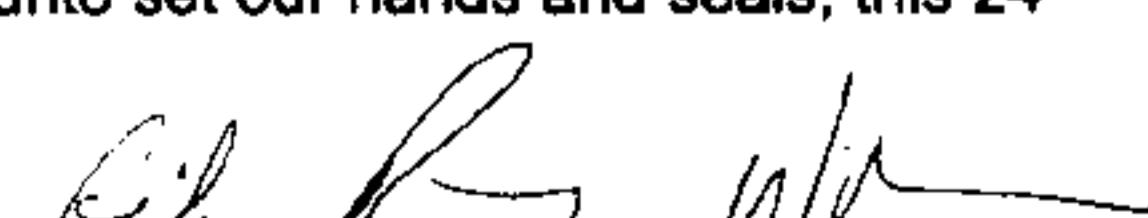
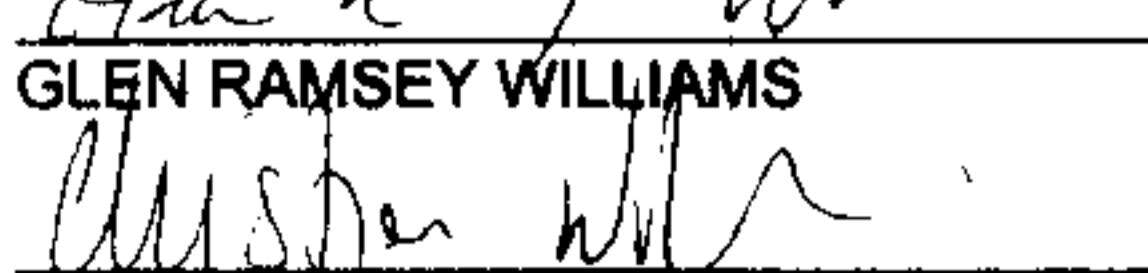
SUBJECT TO:

1. \$169,100.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneous herewith.
2. Taxes for the year 1999 and subsequent years.
3. Restrictions appearing of record in Instrument #1995-12493 and amended in Instrument #1995-25231.
4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto, as recorded in Deed Book 256, page 192 and Deed Book 256, page 264.
5. Right of Way granted to Alabama Power Company by instrument recorded in Deed Book 126, page 185, Book 105, page 868; Deed Book 142, page 481, and Deed Book 185, page 150.
6. Restrictions as shown on recorded map.
7. 25 foot building line from the front lot line and a 10 foot utility easement along the east lot line, as shown on recorded map.

TO HAVE AND TO HOLD to the said GRANTEEES as joint tenants with right of survivorship.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEEES, 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 said GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 24TH day of NOVEMBER, 1998.


GLEN RAMSEY WILLIAMS

CHRISTINE WILLIAMS

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that GLEN RAMSEY WILLIAMS AND CHRISTINE WILLIAMS, whose name is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this date, that, being informed of the contents of the conveyance he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24TH day of NOVEMBER, 1998.



NOTARY PUBLIC

My commission expires: 3/11/00

1998-47325
11-21-98

Page 22/201/1998-47325
10:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 20.00