

This instrument was prepared by

Send Tax Notice To: FRANK G. SMERAGLIA

(Name) GENE W. GRAY, JR.

name

2940 COATBRIDGE LANE

address

BIRMINGHAM, ALABAMA 35202

(Address) 2100 SOUTHBRIDGE PARKWAY, #638
BIRMINGHAM, ALABAMA 35209

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 FIVE THOUSAND AND NO/100 DOLLARS (\$205,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, RANDALL L. REAL AND WIFE, JENNIFER L. REAL

(herein referred to as grantors) do grant, bargain, sell and convey unto FRANK G. SMERAGLIA AND WIFE, KATHY SMERAGLIA

(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 55, BLOCK 2, ACCORDING TO THE FIRST ADDITION TO SELKIRK, AS SUBDIVISION OF INVERNESS, PHASE IV, SINGLE FAMILY RESIDENCES, AS RECORDED IN MAP BOOK 7, PAGE 149, IN THE PROBATE OFFICES OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

General and special taxes or assessments for 1999 and subsequent years not yet due and payable.

Restrictions appearing of record in Misc. Volume 31, Page 185 and Misc. Volume 31, Page 783. NOTE: Covenants, conditions or restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin are hereby deleted to the extent such covenants, conditions or restrictions violate 42 USC 3604(c).

Agreement with Alabama Power Company as recorded in Misc. Volume 31, Page 775.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Volume 48, Page 427.

Easements and building line as shown on recorded map.

Articles of Incorporation of Inverness Master Homeowners' Association, Inc. as recorded in Shelby Corporation Volume 44, Page 69.

\$184,500.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

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 7th day of April, 19 99.

(Seal)

(Seal)

(Seal)

Randall L. Real (Seal)
Jennifer L. Real (Seal)

04/13/1999-15476
08:18 AM CERTIFIED
General Acknowledgment
SHELBY COUNTY ALABAMA
\$29.00

STATE OF ALABAMA
Jefferson COUNTY

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that RANDALL L. REAL AND WIFE, JENNIFER L. REAL whose name(s) 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 7th day of April, A.D., 1999.

GENE W. GRAY, JR. Notary Public

Inst # 1999-15476
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