

This instrument prepared by:  
John N. Randolph, Attorney  
Srote & Permutt P.C.  
2222 Arlington Avenue  
Birmingham, Alabama 35205

Send Tax Notice to:  
Matthew Cortez  
Laura Sawaya-Cortez  
2029 Shagbark Road  
Birmingham, Alabama 35244

## WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Shelby County

That in consideration of Two Hundred Twenty-One Thousand and 00/100 (\$221,000.00) Dollars the undersigned grantors in hand paid by the Grantees herein, the receipt whereof is acknowledged, we, **Kenneth S. Jebellian, and wife, Barbara L. Jebellian** (herein referred to as Grantors) do grant, bargain, sell and convey unto **Matthew Cortez and Laura Sawaya-Cortez** (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 825, according to Survey of Riverchase Country Club, Fifteenth Addition, as recorded in Map Book 8, Page 168 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to:

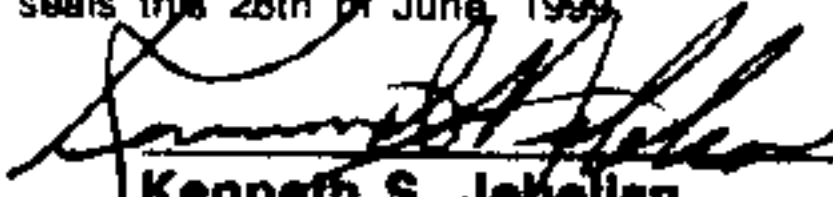
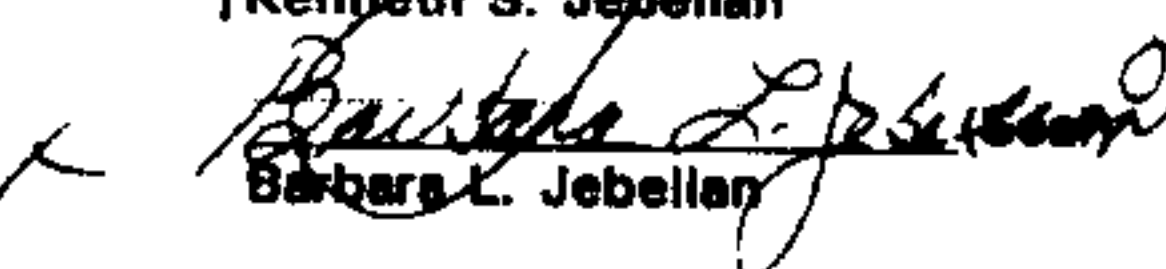
1. Ad valorem taxes for the current tax year which grantees herein assume and agree to pay.
2. Building set back line of 25 feet reserved from Shagbark Road as shown by plat.
3. Easements as shown by recorded plat, including a 10 foot easement on the Northerly side of lot.
4. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (residential) recorded in Misc. Book 14 beginning at page 536, as amended in Misc Book 17, beginning at page 550, Deed Book 358 Page 68 and Map Book 8, Page 168 and Notice of Compliance Certificate, recorded in Misc. Book 34, Page 549 in Probate Office.
5. Right of Way granted to Alabama Power Company by instrument recorded in Deed Book 356, Page 42 in Probate Office.
6. Agreement with Alabama Power Company as to underground cables recorded in Misc. Book 56, Page 555 and covenants pertaining thereto recorded in Misc. Book 56 Page 554 in Probate Office.
7. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 127, page 140 and Deed Book 111, Page 652 in Probate Office.

\$214,730.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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.

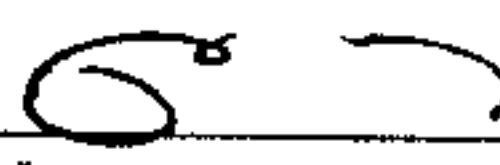
IN WITNESS WHEREOF, we have hereunto set our hands and seals this 28th of June, 1999.

X  (Seal)  
Kenneth S. Jebellian  
X   
Barbara L. Jebellian

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kenneth S. Jebellian and wife, Barbara L. Jebellian, 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 28th day of June, 1999.

  
Notary Public  
My commission expires:  
Affix Seal

Inst # 1999-30161

07/19/1999-30161  
11:19 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
15, 99  
001 NWS