

(Name) Jim Elgin
 561 Russet Bend Dr.
 (Address) Birmingham, Al. 35244

This instrument was prepared by

(Name) Patricia K. Martin, PC
 2090 Columbiana Rd. Ste. 2000
 (Address) Birmingham, Al. 35216

Form 1-14-Rev. 3/82
 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 fifty-three thousand five hundred and no/100 DOLLARS
 (\$153,500.00)

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

Russell L. Adams and his wife Julie P. Adams

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

Jim Elgin and Lori Elgin

(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 1, according to the Survey of Russet Bend, as recorded in Map Book 11, page 52, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to: All easements, restrictions and rights of way of record.

\$122,800.00 of the above mentioned purchase price was paid for from a mortgage loan which was closed simultaneously herewith.

Inst # 1999-31581

07/29/1999-31581
 09:13 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
 001 RMS 39.30

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 27

day of July, 19 99

WITNESS:

 (Seal)

 (Seal)

 (Seal)

Russell L. Adams (Seal)
RUSSELL L. ADAMS
Julie P. Adams (Seal)
JULIE P. ADAMS (Seal)

STATE OF ALABAMA }
Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Russell L. Adams and his wife Julie P. Adams 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 have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of July, A.D. 19 99

[Signature]
 02-26-2003
 Notary Public