

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

Send Tax Notice to:
David R. Kloda
Susan D. Kloda
1062 Oak Tree Road
Birmingham, Alabama 35244

Inst # 1999-35173

**WARRANTY DEED, Joint Tenants with Right of Survivorship
State of Alabama**

KNOW ALL MEN BY THESE PRESENTS,

Shelby County

That in consideration of **Three Hundred Eighteen Thousand and 00/100 Dollars (\$318,000.00)** to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, **Stephen R. Stanford and wife, Daphne L. West-Stanford** (herein referred to as grantors) do grant, bargain, sell and convey unto **David R. Kloda and Susan D. Kloda** 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 3110, according to the Survey of Riverchase Country Club 31st Addition, as recorded in Map Book 18, Page 122, in the Probate Office of Shelby County, Alabama.

Subject to:


1. Advelorem taxes for the current tax year which grantees herein assume and agree to pay.
 2. 7.5 foot easement along the Westerly lot line and a 5 foot easement along rear lot line of said parcel for public utilities, sanitary sewers, storm sewers, storm ditches as shown on recorded map.
 3. 25 foot building restriction line from Oak Tree Road as shown on recorded map.
 4. Agreement with Alabama Power Company relating to electrical facilities as recorded under instrument #1995/12817.
 5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, as recorded in Deed Book 127, Page 140 and Deed Book 111, Page 625.
 6. Right-of-way granted Alabama Power Company recorded in Deed Book 311, Page 801.
 7. Restrictions appearing of record in Inst. #1995-15573, including release of damages; and Misc. Book 14, Page 536, as amended in Misc. Book 17, Page 550 and under instrument Number 1996-04283.
- \$208,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

08/20/1999-35173
03:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
118.50
001 NMS

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.

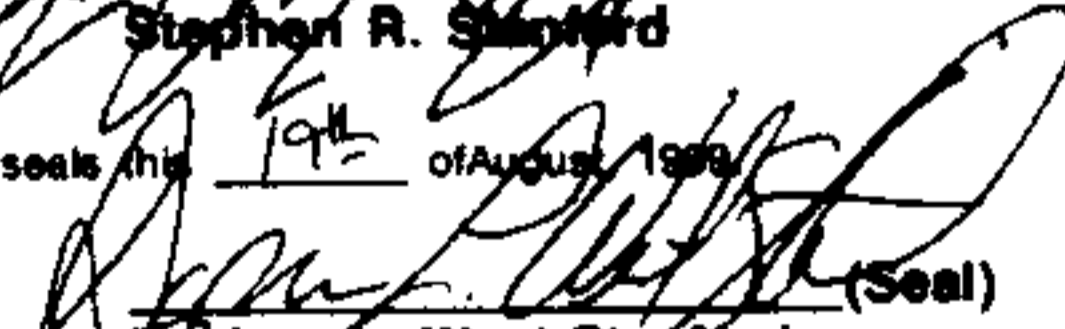
And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and 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 20th day of August, 1999.



Stephen R. Stanford (Seal)

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 19th of August, 1999.




Daphne L. West-Stanford (Seal)

**STATE OF ALABAMA
JEFFERSON COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen R. Stanford, husband of Daphne L. West-Stanford, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th day of August, 1999.

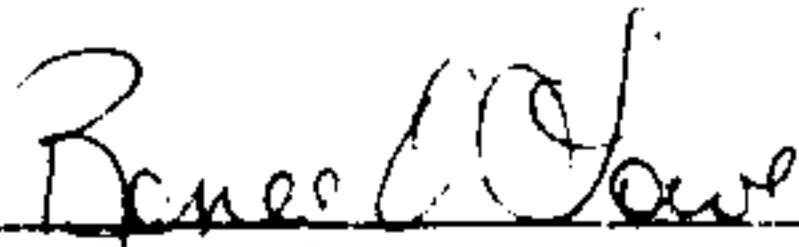


Notary Public
Affix Seal
Commission Expires 5/15/2001

**STATE OF ALABAMA
JEFFERSON COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Daphne L. West-Stanford, wife of Stephen R. Stanford, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of August, 1999.



Notary Public
2/27/2003