

SEND TAX NOTICE TO:

Name: Cheryl M. Spencer  
Address: 1401 Heather Lane  
Alabaster, Alabama 35007

This instrument was prepared by

(Name) William H. Halbrooks  
704 Independence Plaza  
(Address) Birmingham, Alabama 35209

FM No. ATC 27 Rev. 5/82  
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

STATE OF ALABAMA }  
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Seven Thousand and no/100-----(\$107,000.00)-----DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Larry A. Charcandy, an unmarried man

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

Cheryl M. Spencer and Garrett Spencer  
(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 68, according to the Survey of Scottsdale, Third Addition, as recorded in Map Book 8, Page 123, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$ 106,391.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1999-37224

09/03/1999-37224  
11:16 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MS 9.30

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, I have hereunto set my hands and seals, this 25th

day of AUGUST 19 99

WITNESS:

(Seal)  
(Seal)  
(Seal)

*Larry A. Charcandy* (Seal)  
Larry A. Charcandy (Seal)  
(Seal)

STATE OF ALABAMA }  
Jefferson COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Larry A. Charcandy, an unmarried man 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 25th day of August A. D. 19 99

*William H. Halbrooks*  
William H. Halbrooks Notary Public