

SEND TAX NOTICE TO:  
Thomas N. Tracy  
Melinda L. Tracy  
809 Meadow Ridge Lane  
Birmingham, AL 35242

STATE OF ALABAMA  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Two Hundred Nine Thousand Dollars and no/100's ----- (\$209,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we **DAVID R. CRAMER AND KIMBERLY M. CRAMER, HUSBAND AND WIFE**, (herein referred to as grantors, whether one or more) does grant, bargain, sell and convey unto Thomas N. Tracy and Melinda L. Tracy (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in **SHELBY County, ALABAMA**:

**LOT 47, ACCORDING TO THE SURVEY OF MEADOW BROOK CLUSTER HOMES, 2ND SECTOR, AS RECORDED IN THE MAP BOOK 22, PAGE 110, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

Subject to:  
Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$188,100.00 of the purchase price recited above was paid from 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 served or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest is 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; and that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 15th day of October

1999

David R. Cramer  
DAVID R. CRAMER

Kimberly M. Cramer  
KIMBERLY M. CRAMER

STATE OF Florida  
Leon COUNTY)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **DAVID R. CRAMER**, 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, (s)he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15 day of October, 1999.

Kathryn B. Jackson  
Notary Public

My Commission Expires: 4/30/2000

AFFIX SEAL



Kathryn B. Jackson  
MY COMMISSION # CC760969 EXPIRES  
April 30, 2000  
BONDED THROUGH FARM INSURANCE INC.

Inst # 1999-48679

12/02/1999-48679  
09:46 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 32.00

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STATE OF Florida  
Leon COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **KIMBERLY M. CRAMER**, 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, (s)he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15 day of October, 1999

Kathryn B. Jackson  
Notary Public

My Commission Expires: 4/30/2000

AFFIX SEAL

AFTER RECORDING RETURN TO:

CLAYTON T. SWEENEY, ATTORNEY AT LAW



Kathryn B. Jackson  
MY COMMISSION # 00740989 EXPIRES  
April 30, 2000  
BONDED THRU TROY PAUL INSURANCE, INC.

Inst # 1999-48679

BNL/ALWD  
RVSD 4/13/99

12/02/1999-48679  
09:46 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
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