

✓ This instrument was prepared by:
Corley, Moncus & Ward, P.C.
400 Shades Creek Parkway
Birmingham, AL 35209

Send Tax Notice To: Donald R. Cowsar and Carol C. Cowsar
24 Twelve Oaks Drive
Savannah, GA 31410

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP



20020808000374690 Pg 1/1 15.00
Shelby Cnty Judge of Probate, AL
08/08/2002 14:02:00 FILED/CERTIFIED

STATE OF ALABAMA

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KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One Hundred Fourteen Thousand dollars and no/100's (\$114,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Roger D. Marcus and wife, Cheryl F. Marcus (herein referred to as grantors) do grant, bargain, sell and convey unto Donald R. Cowsar and wife, Carol C. Cowsar (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 No. 32, according to map of Waxa Subdivision recorded in Map Book 5, Page 5, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

Donald R. Cowsar is one and the same person as Donald Cowsar.
Carol C. Cowsar is one and the same person as Carol Cowsar.

\$114,000.00 of the Purchase Price was paid from the proceeds of a mortgage recorded 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 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 hands and seals, this 31st day of July, 2002.

(Seal)

Roger D. Marcus

(Seal)

(Seal)

Cheryl F. Marcus

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

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General Acknowledgment

JEFFERSON COUNTY

I, Jeff W. Parmer, a Notary Public in and for said County, in said State, hereby certify that Roger D. Marcus and wife, Cheryl F. Marcus 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 31st day of July, 2002.

My commission expires: 9/27/2004

Jeff W. Parmer, Notary Public

