

This instrument was prepared by  
(Name) Larry L. Halcomb  
(Address) 3512 Old Montgomery Highway  
Birmingham, AL 35209

Send Tax Notice To: Anthony Ruffino  
name  
3468 Wildwood Drive  
address  
Pelham, AL 35124

**WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

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

That in consideration of NINETY NINE THOUSAND FIVE HUNDRED AND NO/100-----  
----- DOLLARS (\$99,500.00)  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
Lori D. Carter, Unmarried

(herein referred to as grantors) do grant, bargain, sell and convey unto Anthony Ruffino and wife, Paula Ruffino

(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 29, Block 2, according to the Survey of Wildwood Village, 4th Addition, as  
recorded in Map Book 8, Page 146, in the Probate Office of Shelby County,  
Alabama.

Mineral and mining rights excepted.  
Subject to taxes for 2005.  
Subject to easements and building line; rights of way to Alabama Power  
Company; agreement with Alabama Power Company; and, restrictions, of record.

\$ 79,600.00 of the purchase price was paid from the proceeds of 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 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 hand(s) and seal(s), this 29th  
day of October, 2004.

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Lori D. Carter  
Lori D. Carter (Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

STATE OF ALABAMA  
Jefferson COUNTY

General Acknowledgment

I, Larry L. Halcomb, a Notary Public in and for said County, in said State, hereby certify that  
Lori D. Carter, Unmarried  
whose name(s) 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 29th day of October A.D., 2004

Larry L. Halcomb Notary Public