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Shelby Cnty Judge of Probate, AL  
11/03/2004 10:50:00 FILED/CERTIFIED

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 GRANTEEES 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 GRANTEEES) 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 GRANTEEES 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 GRANTEEES, 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 GRANTEEES, 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

I, Larry L. Halcomb, Lori D. Carter, Unmarried, a Notary Public in and for said County, in said State, hereby certify that 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

My Commission Expires January 23, 2006