



20050609000282370 1/2 \$42.00
Shelby Cnty Judge of Probate, AL
06/09/2005 01:41:55PM FILED/CERT

SEND TAX NOTICE TO:
Jennifer Ragsdale and Chris Ragsdale
8042 Rock Hampton Circle
Helena, Alabama 35080

This instrument was prepared by
Richard B. McClelland
Attorney at Law
300 Office Park Drive, Suite 230
Birmingham, Alabama 35223

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS:

SHELBY COUNTY

That in consideration of **One Hundred Thirty-Eight Thousand Nine Hundred and No/100 Dollars (\$138,900.00)** To the undersigned **GRANTOR(S)** in hand paid by the **GRANTEE(S)** herein, the receipt whereof is acknowledged, **Ferdinand D. Arn and Karen Arn, husband and wife** (herein referred to as **GRANTOR(S)**), do grant, bargain, sell and convey unto **Jennifer Ragsdale and Chris Ragsdale, wife and husband** (herein referred to as **GRANTEE(S)**), as joint tenants, with right of survivorship, the following described real estate, situated in **Shelby County, Alabama**, to-wit:

LOT 435, ACCORDING TO THE SURVEY OF WYNDHAM, ROCKHAMPTON SECTOR, PHASE II, AS RECORDED IN MAP BOOK 24, PAGE 65, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SITUATED IN SHELBY COUNTY, ALABAMA.

Subject to: (1) Taxes for the year 2005 and subsequent years (2) Easements, Restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any (3) Mineral and mining rights, if any. (4) Building lines, right of ways, easements, restrictions, reservations and conditions, if any, as recorded in Map Book 24, Page 65. (5) Subject to Covenants, conditions and restrictions (deleting therefrom, any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, family status or national origin) as set forth in the document recorded in Instrument 1998-29723 in the Probate Office of Shelby County, Alabama.

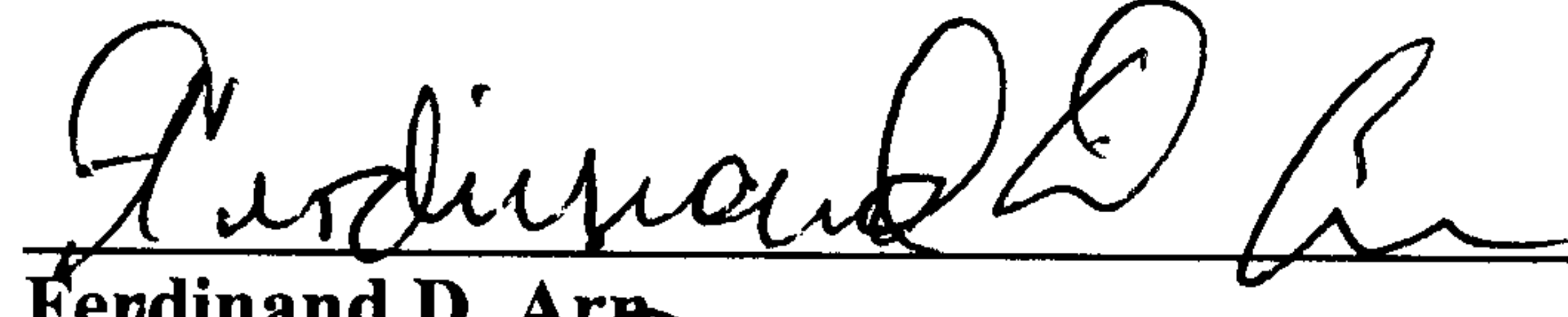
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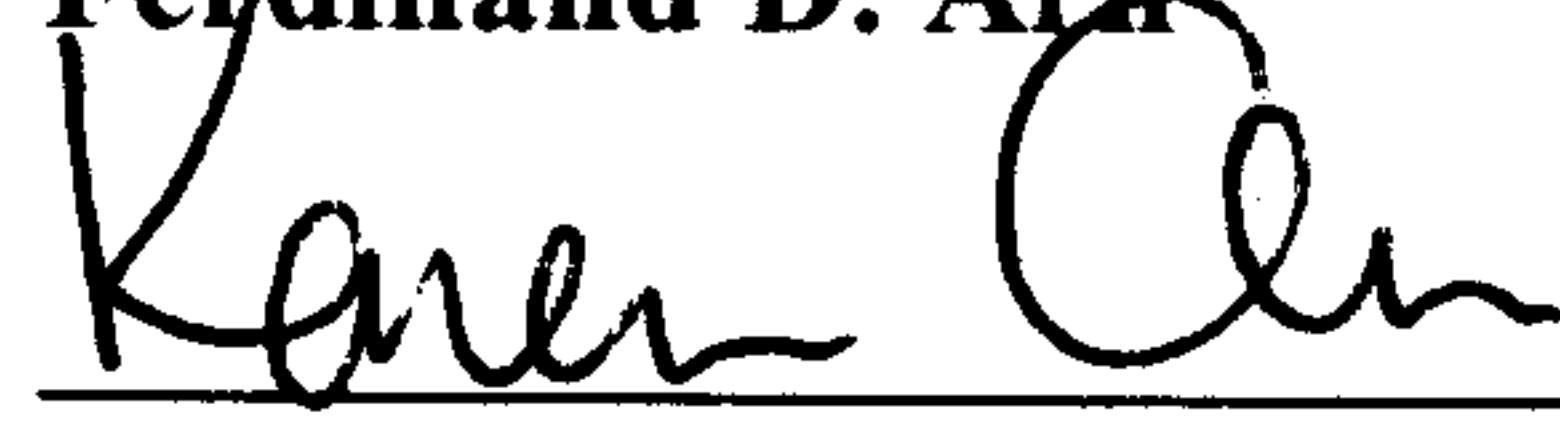
\$ 111,120.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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, GRANTOR(S) have hereunto set my (our) hand(s) and seal(s), this **May 31, 2005**.



Ferdinand D. Arn (Seal)


Karen Arn (Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgement

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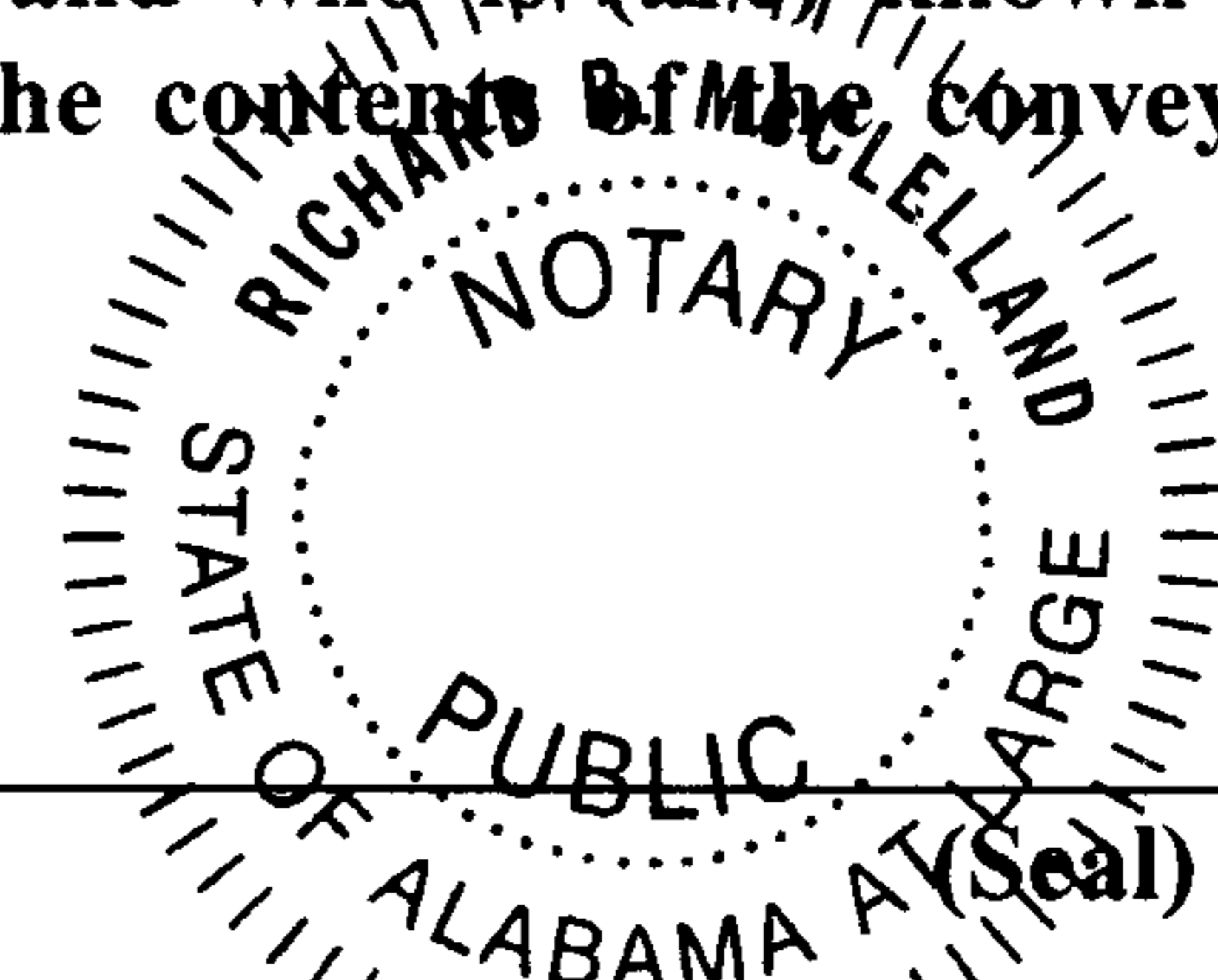
I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Ferdinand D. Arn and Karen Arn, whose name(s) was (were) signed to the foregoing conveyance, and who is (are) known to me (or satisfactorily proven), acknowledged before me on this day, that, being 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 May, 2005.

Richard B. McClelland

Notary Public.

My Commission Expires:



NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: OCT 21, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Shelby County, AL 06/09/2005
State of Alabama

Deed Tax: \$28.00