

This instrument was prepared by:

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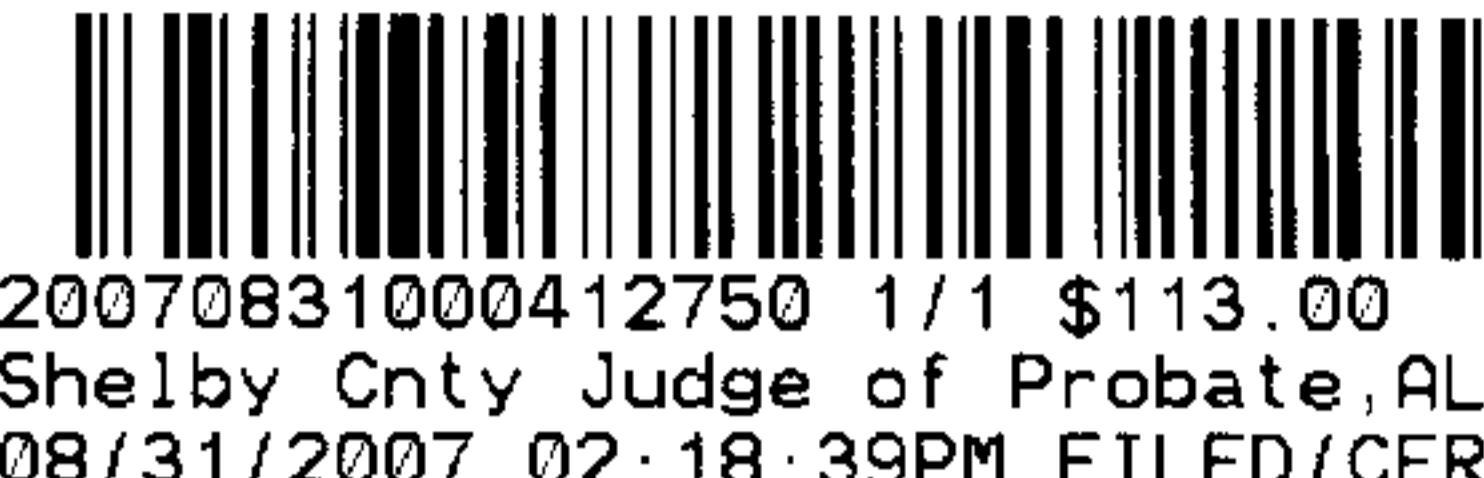
Send Tax Notice To:

Jack W. Roper
Martha Roper
5362 Meadow Brook Drive
Birmingham, Alabama 35242

WARRANTY DEED - Joint Tenants with Right of Survivorship

STATE OF ALABAMA

COUNTY OF SHELBY



That in consideration of Four Hundred Thousand and 00/100 (\$400,000.00) to the undersigned grantor in hand paid by the grantees herein, the receipt whereof is hereby acknowledged, we, **Johnnie McKee Sfakianos** and husband, **Constantine Nicholas Sfakianos, Johnnie M. Phillips and Johnnie McKee Sfakianos are one and the same person**, do hereby grant, bargain, sell and convey unto **Jack W. Roper and Martha Roper**, as joint tenants with right of survivorship (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 20, according to the Survey of Mountain Ridge Estates, 1st Sector, as recorded in Map book 7, Page 100, in the Probate Office of Shelby County, Alabama.

Subject to:

Shelby County, AL 08/31/2007
State of Alabama

1. Taxes for the year 2007 and subsequent years; Deed Tax:\$100.00
2. Easements and building line as shown on recorded map;
3. Restrictions and covenants appearing of record in Misc. Volume 28, Page 232 and Misc. Volume 28, page 277;
4. Right-of-Way granted to Alabama Power Company recorded in Volume 316, Page 470;
5. Agreement with Alabama Power Company as recorded in Misc. Volume 28, Page 272.

\$300,000.00 of the purchase price recited above has been 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 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; that we will and 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 29th day of August, 2007.

Johnnie McKee Sfakianos
Constantine Nicholas Sfakianos

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Johnnie McKee Sfakianos** and husband, **Constantine Nicholas Sfakianos**, 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 29th day of August, 2007.

My Commission Expires:
08/04/2009

J. H. D. -
Notary Public