

Deed Book 40547 Pg 21
Filed and Recorded Jul-28-2005 09:33am
2005-0260951
Real Estate Transfer Tax \$454.50
Juanita Hicks
Clerk of Superior Court
Fulton County, Georgia

Prepared by, record and return to:
Weissman, Nowack, Curry & Wilco, P.C.
5901-B Peachtree Dunwoody Road, Suite 300
Atlanta, GA 30328
File Number: PE103-05-0804-R

WARRANTY DEED

STATE OF GEORGIA
COUNTY OF FULTON

THIS INDENTURE, made this JULY 11, 2005, between TIMOTHY L. RAMSEY AND CARMEN M. RAMSEY of the County of FULTON, and the State of GEORGIA as party or parties of the first part, hereinafter called Grantor, and MICHAEL A. TEREMBES AND ELYSSA H. TEREMBES, as joint tenants with rights of survivorship and not as tenants in common, as party or parties of the second part, hereinafter called Grantees (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns, where the context requires or permits).

WITNESSETH that: Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATIONS in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, alienated, conveyed and confirmed and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee, the following described property, to-wit:

See attached Exhibit "A" attached hereto and made a part hereof by reference hereto

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said described property.

TO HAVE AND TO HOLD the said tract or parcel of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in anywise appertaining, to the only proper use, benefit and behoof of the said Grantees, as joint tenants and not as tenants in common, for and during their joint lives, and upon the death of either of them, then to the survivor of them IN FEE SIMPLE together with every contingent remainder and right of reversion, and to the heirs and assigns of said survivor,

THIS CONVEYANCE is made pursuant to Official Code of Georgia Section 44-6-190, and it is the intention of the parties hereto to hereby create in Grantees a joint tenancy estate with right of survivorship and not as tenants in common.

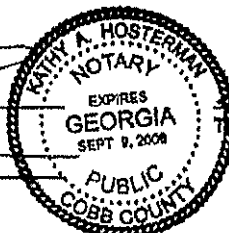
AND THE SAID Grantor will warrant and forever defend the right and title to the above-described property unto the said Grantees against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the date and year above written.

Signed, sealed and delivered
in the presence of:

Unofficial Witness

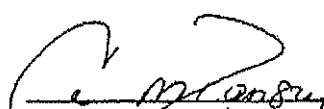
Notary Public



 (SEAL)
Timothy L. Ramsey

Signed, sealed and delivered
in the presence of:

.. ..

 (SEAL)
Carmen M. Ramsey

TGV KLG

maJ

EHBT

Deed Book 40547 Pg 22
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Fulton County, Georgia

Exhibit "A"

Legal Description

File Number: PE103-05-0604-R

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 1192 OF THE 2ND DISTRICT, 1ST SECTION, FULTON COUNTY, GEORGIA, BEING LOT 4, BLOCK A, SEVEN OAKS SUBDIVISION, UNIT SIX, PHASE ONE AS PER PLAT RECORDED IN PLAT BOOK 188, PAGES 146 - 147, FULTON COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 305 WILLOW OAK COURT ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN FULTON COUNTY, GEORGIA.

TGJ

KL6

MAJ

EHBT