

Union County, Georgia  
Real Estate Transfer Tax  
Paid \$ 70.00  
Date July 12, 2016  
Clerk of Superior Court  
Return Recorded Document to:  
The Lance Law Firm, P.C.  
57 Sears Way  
Blairsville, GA 30512

UNION COUNTY, GEORGIA  
RECORDED July 12, 2016  
AT 4:35 P.M.  
BOOK 1042 PAGE 709

**LIMITED  
JOINT TENANCY WITH SURVIVORSHIP  
WARRANTY DEED**

STATE OF GEORGIA  
COUNTY OF UNION

FILE #: 1606-B21

THIS INDENTURE made this 8th day of July, 2016, between Regions Bank of Hattiesburg, MS, as party or parties of the first part, hereinafter called Grantor, and Charlie J. Andrews and Svetlana Andrews as joint tenants with survivorship and not as tenants in common as parties of the second part, hereinafter called Grantees (the words "Grantor" and "Grantees" 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 AND NO/100 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, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee.

All that tract or parcel of land lying and being in the 16th District, 1st Section, Land Lot 190 of Union County, Georgia, containing 3.51 acres more or less, and being Lot Fifty-Four (54) of the Hoyt Alexander Subdivision, and more particularly described as follows:

BEGINNING at iron pin/cap at Forest Service corner # 8 TR.C-2074A ; thence N 62 44 32 E 394.43 feet to an iron pin on the East right of way of a gravel road, this being the TRUE POINT OF BEGINNING ; thence following the East right of way of the gravel road N 12 47 36 E 77.36 feet to an iron pin; thence S 69 21 25 E 496.54 feet to an iron pin on the top of the ridge; thence following the top of the ridge four (4) courses and distances, S 45 43 W 150 feet, S 27 01 W 155 feet, S 22 12 W 145 feet, S 54 08 W 153 feet to an iron pin; thence N 12 28 05 W 580.0 feet to the TRUE POINT OF BEGINNING. Subject to an easement to Blue Ridge Mountain EMC recorded in the Union County Records in Deed Book 186, Page 595. Also conveyed herewith are Grantor's right in that easement recorded in the Union County Records in Deed Book 196, Page 303.

TOGETHER WITH all and singular the rights, members, tenements, hereditaments, easements and appurtenances whatsoever, in any way belonging, relating or appertaining to any of the premises hereinabove mentioned or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by Grantor, including but not limited to, all rents, profits, issues and revenues of the premises from time to time accruing, whether under leases or tenancies now existing or hereafter created.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

This Deed is given subject to all easements and restrictions of record.

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 behoove 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.

AND THE SAID Grantor will warrant and forever defend the right and title to the above described property unto the said Grantee against the claims of all persons by, through and under the above named grantor.

IN WITNESS WHEREOF, Grantor has hereunto set grantor's hand and seal this day and year first above written.

Signed, sealed and delivered in presence of:

Witness *Frank K. Holt*  
Notary Public *[Signature]*

REGIONS BANK  
By: *[Signature]* (SEAL)  
Steven Purser, Vice-President

Seal Affixed

