allen Coney

RETURN RECORDED DOCUMENT TO: G. William Little III P.C. 3260 East First Street P.O. Box 2108 Blue Ridge, GA 30513 706-632-1900 UNION — County. Georgia Real Estate Transfer Tax

Pald + 45.00

Clerk of Superior Joya

JOINT TENANCY WITH SURVIVORSHIP WARRANTY DEED

STATE OF GEORGIA,

COUNTY OF Union

This Indenture made this 15th day of January In the year One Thousand Nine Hundred Ninety-Seven, between LARRY N. MADISON, of the County of Union, State of Georgia, as party or parties of the first part, hereinafter called Grantor and PETER D. FOLGER and KIMBERLY P. FOLGER 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 00/100'S (\$10.00) Dollars and other good and valuable considerations in hand 'paid at and before the sealing and delivery of these presents, the receipts 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 sald 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 sald survivor, the following described property:

All that tract or parcel of land lying and being in the 9th District and 1st Section of Union County Georgia and being a part of Land Lot 75 and more particularly described as LOT #7 of MADISON'S POINT containing 0.50 acres, more or less, as shown on plat of survey dated the 3rd day of April, 1988 prepared by Lane S. Bishop G. R. L. S. No. 1575. Said survey being recorded in Plat Book 6, page 44, Union County Deed Records. Said recorded plat is hereby made a part of this deed by reference thereto for a more complete described of the above described property.

Said property is conveyed subject to all easements, restrictions, and rights of way as set forth on said recorded plat or as appearing of record.

The above described property is conveyed subject to Ingress & Egress per Deed book 00, page 585, Surface Use Agreement recorded Deed Book 144, page 9, Restrictions set forth in Declaration of Restrictions, Limitations, and Covenants recorded in Deed book 160, page 40 and Modification of Restrictions recorded in Deed book 166, page 532, all recorded in the Office of the Clerk of the Superior Court for Union County Georgia.

The above described property is a portion of property conveyed by Warranty Deed dated 1988 recorded in deed book 158, page 346, Union County Deed Records.

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 lenants 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 44-6-19, 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 Grantee against the claims of all persons whomsoever.

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

Signed, sealed and delivered in the presence of:

Barbara W Junnier

SEAL AFFIXE LEGENDO County, Georgia SEPPExpires May 15th, 2000 farm the (Seal)

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(Seal)

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