

AFTER RECORDING RETURN TO:
ROACH & GEIGER
1351 RIVERSTONE PARKWAY, SUITE 120
CANTON, GA 30114

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Transfer Tax: \$25.00
Fannin Co. Clerk of Superior Court
DANA CHASTAIN Clerk of Courts
BK 762 PG 733

Limited WARRANTY DEED

STATE OF GEORGIA, CHEROKEE COUNTY

THIS INDENTURE, Made this 14th day of December in the year of our Lord Two Thousand and Six between

HABERSHAM BANK - CLEVELAND
("Grantor") of the State of Georgia, and

MARGARET STEVENS LADNER
("Grantee") of the State of Georgia, (the terms "Grantor" and "Grantee" to include the singular and the plural, and shall be deemed to refer equally to each of said person, firms or entities, their respective heirs, successors and assigns where the context hereof requires or permits),

WITNESSETH, That the said party of the first part, for and in consideration of the sum of Ten (\$10.00) Dollars and other valuable considerations, in hand paid at and before the sealing and delivery of these presents, the receipt, adequacy and sufficiency of which being hereby acknowledge by Grantor, has granted, bargained, sold and conveyed, and by these presents does hereby grant, bargain, sell and convey unto Grantees, the following described real property, to wit:

All that tract or parcel of land lying and being in Land Lot 18 of the 10th District, 2nd Section, Fannin County, Georgia, being Tract 24, as per plat recorded in Plat Book 12, Page 200, Fannin County, Georgia Records, to which plat reference is made for a more detailed description.

TO HAVE AND TO HOLD the above-described tract or parcel of land, together 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 Grantees, forever, in FEE SIMPLE.

AND, SUBJECT TO the title matters expressly set forth hereinabove, if any, Grantor will warrant and forever defend the right and title to the above described property unto the Grantee against the claims of all persons claiming by, through, or under grantor.

IN WITNESS WHEREOF, Grantor has signed and sealed this Deed the day and year first above written.

Signed, sealed and delivered in the presence of:

M. K. [Signature]
Unofficial Witness
Shirley Creech
Notary Public
My Commission Expires:

HABERSHAM BANK - CLEVELAND

By: [Signature] (Seal)
Title: SR VP
By: [Signature] (Seal)
Title: AVP
(Corporate Seal)

