

WARRANTY DEED (Joint Tenancy)

STATE OF GEORGIA

COUNTY OF TOWNS

THIS INDENTURE, made this 1st day of June In the Year of Our Lord One Thousand Nine Hundred and Ninety-Two between BANK OF HIAWASSEE

of the State of Georgia and County of Towns of the first part, and KRIS PAGENKOPF and VIRGINIA PAGENKOPF

of the State of Florida and County of \_\_\_\_\_ of the second part.

WITNESSETH That the said part Y of the first part, for and in consideration of the sum of Ten Dollars and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, haS granted, bargained, sold and conveyed, and by these presents do grant, bargain, sell and convey unto the parties of the second part, as joint tenants with right of survivorship as defined and created by Ga. Laws 1976.p. 1438 and 1439 (O.C.G.A. Sec. 44-6-190), the heirs, executors and assigns of the survivor:

All that tract or parcel of land lying and being in Land Lot 169 and 170, 18th District, 1st Section, Towns County, Georgia, containing 5.95 acres, and being shown as Tract Two (2) on a plat of survey by Tamrok Engineering, Inc., dated December 4, 1989, revised May 14, 1992, recorded in Plat Book 14 page 266 Towns County records which description on said plat is incorporated herein by reference.

The grantor grants to grantee a perpetual easement for ingress and egress to the above described property along the established road running through the grantors property and entering the northwest corner of the above described property as shown on said plat.

Towns County, Georgia  
Clerk's Office Superior Court  
Filed For Record 6-7  
1992 at 11:30 A.M.  
Recorded 6-7 1992  
In Book No 113 Page 83  
Cecil Dye, Clerk

Towns County, Georgia  
Real Estate Transfer Tax  
Paid 19.90  
Date 6-7-92

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 parties of the second part, as joint tenants with right of survivorship as defined above, the heirs, executors and assigns of the survivor, forever, in Fee Simple.

AND THE SAID part Y of the first part, for its heirs, executors and administrators, will warrant and forever defend the right and title to the above described property unto the said parties of the second part, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said part Y of the first part haS hereunto set its hand, and affixed its seal, the day and year above written.

Signed, sealed and delivered in the presence of:  
[Signature]  
(Unofficial Witness)

[Signature]  
(Notary Public)  
My Commission Expires: 8/18/94

BANK OF HIAWASSEE  
BY: [Signature] (Seal)  
[Signature] (Seal)  
ATTEST: [Signature] (Seal)

KP  
VP