

SEND TAX NOTICE TO:

Stevan K. Goozee

(Name) Christine P. Goozee

(Address) 2460 Regent Lane
Birmingham, Alabama 35226

This instrument was prepared by

(Name) Newman & Sexton, Attorneys At Law

(Address) 3021 Lorna Road, Suite 310
Birmingham, Alabama 35216

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - METRO TITLE SERVICE, INC.

STATE OF ALABAMA
Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Two Thousand Five Hundred and No/100 ----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Ronald E. Epstein, a married man and Shihan Y. Oyama, a married man
(herein referred to as grantors) do grant, bargain, sell and convey unto

Stevan K. Goozee and Christine P. Goozee

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby

County, Alabama to-wit:

Lot 3, according to the amended map of Saddle Creek Run, as recorded in Map Book 15, page 22, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to: 1. Taxes for the year 1992 and subsequent years.
2. Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

\$82,000.00 of the purchase price of the property described herein has been paid by the proceeds of a purchase money mortgage executed and recorded simultaneously herewith.

This property is not the homestead of the grantors.

Inst # 1992-13400
07/08/1992-13400
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 27.50

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.


IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 7th day of July, 1992

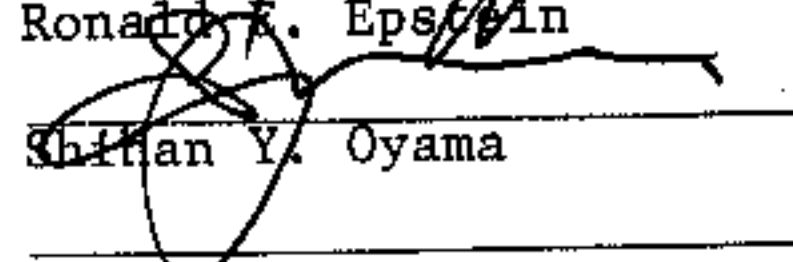
WITNESS:

(Seal)

(Seal)

(Seal)



(Seal)
Ronald E. Epstein


(Seal)
Shihan Y. Oyama

(Seal)

STATE OF ALABAMA
Jefferson

COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Ronald E. Epstein and Shihan Y. Oyama whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 7th day of July, A.D., 1992

My Commission Expires: 1-2-96

Notary Public.