

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
FRANK D. ZOLDAK
FRANCES P. ZOLDAK
270 Pin Oak Drive
Chelsea, AL 35043
Inst # 1999-43748

STATE OF ALABAMA}
COUNTY OF SHELBY}

10/25/1999-43748
07:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 021 128 50 Information Form Deed/JLWRUS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of TWO HUNDRED THIRTY-NINE THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$239,900.00) to the undersigned grantor, CORNERSTONE BUILDING COMPANY, INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto FRANK D. ZOLDAK and FRANCES P. ZOLDAK (herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 220, according to the survey of Yellowleaf Ridge Estates, second Sector, as recorded in Map Book 21, page 93 A, B, & C, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to:

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines, and limitations of record.

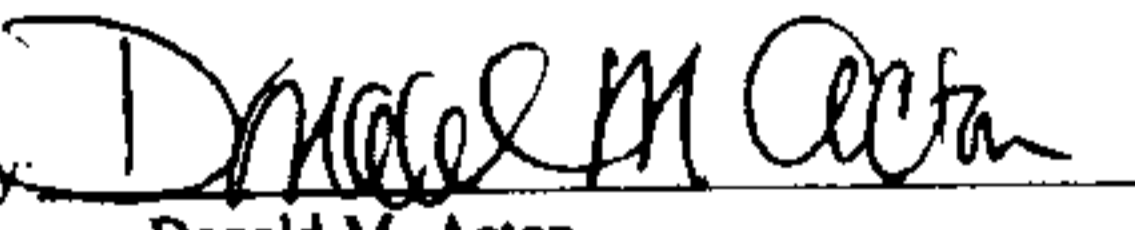
\$120,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 said GRANTEEES 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, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Donald M. Acton, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 20th day of October, 1999.

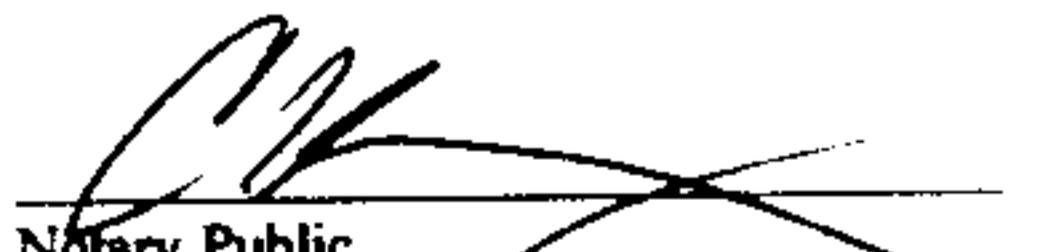
CORNERSTONE BUILDING COMPANY, INC.

By: 
Donald M. Acton
Its: President

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Donald M. Acton, whose name as President of CORNERSTONE BUILDING COMPANY, INC., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 20th day of October, 1999.


Notary Public
My Commission Expires: 6/5/03

CLAYTON T. SWEENEY, ATTORNEY AT LAW