DEED

SEND TAX NOTICE TO:

Michael A. Finocchio

1021 Independence Drive Alabaster, Alabama 35007

THIS INSTRUMENT PREPARED BY: Claude McCain Moncus, Esq. CORLEY, MONCUS & WARD, P.C. 2100 SouthBridge Parkway Suite 650 Birmingham, Alabama 35209 (205) 879-5959

State of Alabama County of Shelby Inst + 1992-26496

11/12/1992-26496 10:57 AM CERTIFIED SHELBY COUNTY JUDGE OF PROMITE 002 NCD 10,00

PRESENTS: That in consideration THESE BY MEN KNOW ALL One Hundred Eighteen Thousand Nine Hundred and 00/100******** (\$ 118,900.00*****) to the undersigned Grantor or Grantors in hand paid by the Grantees, whether one or more, herein, the receipt of which is hereby acknowledged, we, Joseph W. Collins, Sr., husband and wife, Inez D. Collins, (herein referred to as Grantors) do grant, bargain, sell and convey unto Michael A. Finocchio and (herein referred wife, Carol C. Finocchio to as Grantees) as individual owner or as joint tenants, with right of survivorship, if more than one, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 22, according to the survey of Navajo Hills, Ninth Sector, as recorded in Map Book 10, Page 84 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.;

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record, and the 1993 Ad Valorem taxes, which said taxes are not due or payable until 10/1/1993.

\$\frac{120,386.00}{200} \quad \text{of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantee(s) 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 Grantee(s), his/her/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 heirs, executors and administrators shall, warrant and defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 25th day of October , 1992.

Joseph W Collins, Sr. (Seal

Inez D Collins

State of Alabama

Shelby County

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Joseph W. Collins, Sr., husband and wife, Inez D. Collins, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this the 25^{th} day of 0ctober, 1992.

Notary Public

(SEAL)

My commission expires: 5-/-94

Inst # 1992-26496

151612 AND CERTIFIED
SHELBY COUNTY JUDGE OF PROPATE
DOC NCB 10.00