

This instrument was prepared by:
Anthony D. Snable, Attorney
2700 Highway 280 South
Suite 101
Birmingham, Alabama 35223

Send Tax Notices to:

Kurt Regulski
Barbara B. Regulski
4232 Ashington Drive
Birmingham, AL 35242

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
) KNOW ALL MEN BY THESE PRESENTS
JEFFERSON COUNTY)

That in consideration of TWO HUNDRED EIGHTY NINE THOUSAND NINE HUNDRED DOLLARS and 00/100-----(\$289,900.00) Dollars to the undersigned Grantor(s), Charles A. Traffica and wife, Eddie A. Traffica (herein referred to as Grantor(s) in hand paid by the Grantee(s) herein, the receipt of which is hereby acknowledged, the said Grantor(s) do by these presents, grant, bargain, sell and convey unto the said Kurt Regulski and Barbara B. Regulski (herein referred to as Grantee(s), as joint tenants with right of survivorship the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 233, according to the Survey of Brook Highland, an Eddleman Community, 6th Sector, 2nd Phase, as recorded in Map Book 15, Page 50 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Advalorem taxes for the current tax year 1994.
2. Easements, restrictions and reservations of record.

\$160,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, unto the said Grantee(s) 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.

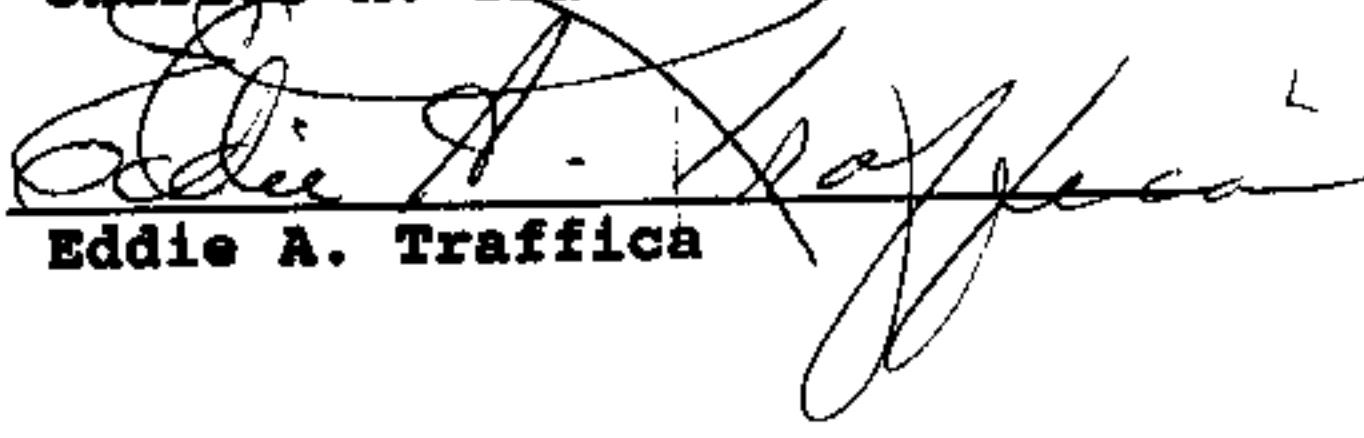
And I (we) do for myself (ourselves) and for my (our) heirs, executors and administrators covenant with the said Grantee(s), their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) 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 Grantee(s), 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 July, 1994.

Inst. # 1994-23795

07/29/1994-23795
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SHELBY COUNTY JUDGE OF PROBATE
002 SNA 141.00


Charles A. Traffica


Eddie A. Traffica

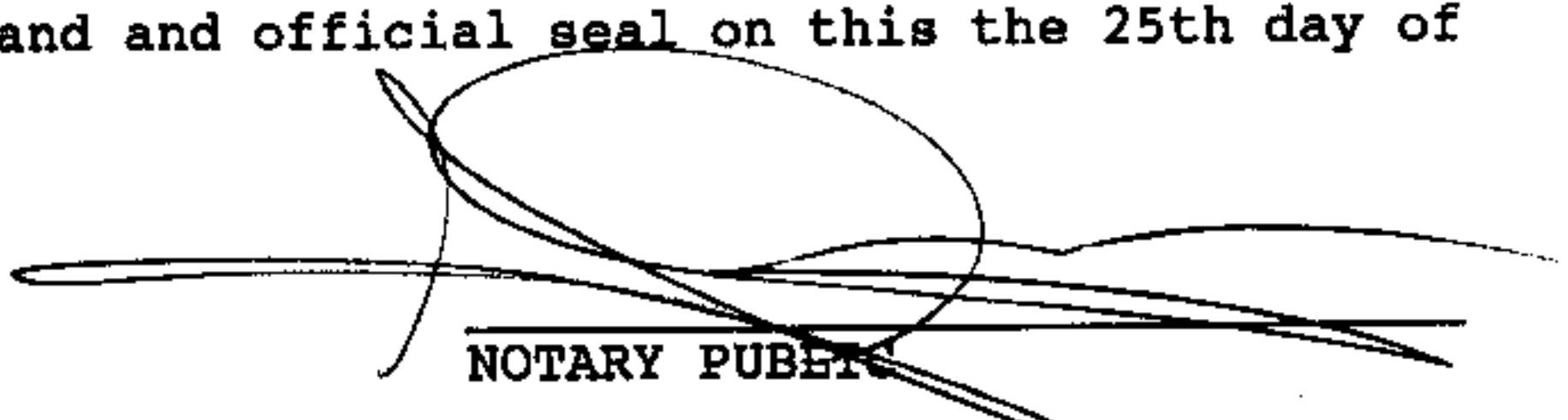
STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that **Charles A. Traffica and wife, Eddie A. Traffica**, 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 conveyance, he/she/they executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal on this the 25th day of July, 1994.

(NOTARIAL SEAL)


NOTARY PUBLIC

My Commission Expires: 10-21-95

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