SEND	TAX	NOTICE	TO:

Thomas H. Ogiba Camille C. Ogiba (Name)

5280 Greystone Way (Address) Birmingham, AL 35242

This instrument was prepared by

Clayton T. Sweeney (Name) _

2700 Hwy 280E, Suite 290E

(Address) .

Birmingham, AL 35223

Form TTTLE 5400 1-84

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP – THE TITLE GROUP INCORPORATED

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Three Hundred Eighty-Five Thousand Seven Hundred Fifty and No/100's

a corporation, Crystal Homes, Inc. to the undersigned grantor. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Thomas H. Ogiba and Camille C. Ogiba

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

Lot 34, according to the Map of Greystone, 6th Sector, as recorded in Map Book 17, Page 54 A, B, & C in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the non-exclusive easements to use the private roadways, Common areas and Hugh Daniel Drive, all as more particulatly described in the Greystone Residential Declaration of covenants, conditions, and restrictions dated November 6, 1990, and recorded in Real 317 Page 260, in the Probate Office of Shelby County, Alabama and all amendments thereto.

Subject to:

Ad valorem taxes for 1994 and subsequent years not yet due and payable until October 1, 1994.

Existing covenants and restrictions, easements, building lines and limitations of record.

\$215,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1994-24329

08/04/1994-24329 08:05 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 179,50 OD1 HCD

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

James B. Wagnon, Jr. IN WITNESS WHEREOF, the said GRANTOR, by its President. 1994 28th day of July who is authorized to execute this conveyance, has hereto set its signature and seal, this the

ATTEST:

EY, ATTORNEY AT LAW

CLAMONT, SWEEN

Crystal Homes, Inc.

19 94

Alabama STATE OF COUNTY OF Jefferson

Clayton T. Sweeney

a Notary Public in and for said County in said

State, hereby certify that

James B. Wagnon, Jr.

Crystal Homes, Inc. President of whose name as 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 the

28th

Secretary

Notary Public

My commission expires: 5/29/95