

This Instrument Prepared By:

Walter Fletcher
Dominick, Fletcher, Yeilding,
Wood & Lloyd, P.A.
2121 Highland Avenue
Birmingham, Alabama 35205

Send Tax Notice To:

Frederick Warren Beckman
LuAnn Eleftheriou
828 Greystone Highlands Drive
Birmingham, Alabama 35242

STATE OF ALABAMA)
COUNTY OF SHELBY)

**STATUTORY WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Fifty Six Thousand Four Hundred Dollars (\$156,400.00) to the undersigned Greystone Ridge, Inc., an Alabama corporation ("Grantor"), in hand paid by Frederick Warren Beckman and LuAnn Eleftheriou ("Grantee"), the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Grantee, as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 50, according to the Amended Map of Greystone Highlands, Phase 2, as recorded in Map Book 19, page 25 in the Probate Office, Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to: (1) General and special taxes or assessments for 1995 and subsequent years not yet due and payable, including any additional tax due, if any, due to the fact that ad valorem taxes for subject property have been paid under a current use assessment; (2) Building setback line as set out in restrictive covenants recorded as Instrument #1994-33988 in Probate Office; (3) Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed 109 page 492; Deed 111 page 402; Deed 127 page 336; Deed 160 page 403 and Deed 173 page 191 in Probate Office; (4) Right(s) of Way(s) granted to Shelby County by instrument(s) recorded in Deed 95 page 530 in Probate Office; (5) Easement(s) to South Central Bell as shown by instrument recorded in Deed 324 page 837 in Probate Office; (6) Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 4 page 486 and Deed 4 page 488 in Probate Office; (7) Right(s)-of-Way(s) granted to New Four Lane Highway #280 by instrument(s) recorded in Lis Pendens 4 page 509 in Probate Office; (8) Covenant and agreement for water service as set out in Real 235 page 611 in Probate Office; (9) Utility easement for Ebsco Industries to Cahaba Water Renovation Systems recorded in Real 42 page 223 in Probate Office; (10) Restrictions, covenants and conditions recorded as Instrument #1994-33988 in Probate Office; (11) Release of damages as set out in instrument recorded as Instrument #1994-33988 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, to the said Grantee, 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.

\$142,110.00 of the purchase price
recited above was paid from the mortgage
loan closed simultaneously herewith.

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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 26.50

Inst # 1995-00281

IN WITNESS WHEREOF, the said Greystone Ridge, Inc., an Alabama corporation, by its President, Gary R. Dent, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of December, 1994.

GREYSTONE RIDGE, INC., AN ALABAMA CORPORATION

By: 
Gary R. Dent
President

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Gary R. Dent, whose name as President of Greystone Ridge, Inc., an Alabama 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, in his capacity as such President, executed the same voluntarily on the day the same bears date, and with full authority thereto.

Given under my hand and seal this the 27 day of December, 1994.


Notary Public

[SEAL]

My commission expires:

5/25/97

Inst # 1995-00281

a:DED-BECK

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SHELBY COUNTY JUDGE OF PROBATE
002 HCD 26.50