WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Twenty Four Thousand & no/100 Dollars (\$24,000.00) to the undersigned grantors in hand paid by the Grantees herein, and other good and valuable consideration, the receipt whereof is acknowledged, we, Clyde D. Howard, a married man and Jerry Lucas, an unmarried man (herein referred to as "GRANTORS") do grant, bargain, sell and convey unto Dominic J. Zaidan and wife, Shereen R. Zaidan (herein referred to as "GRANTEES") as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama to wit:

Lot 1, according to the survey of Howard & Lucas Subdivision, as recorded in Map Book 20, Page 5, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

This property does not constitute the homestead of any of the Grantors or their spouses.

Subject to:

1. General and special taxes or assessments for 1995 and subsequent years not yet due and payable.

2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto not owned by the Grantors.

Minimum square footage of 1500 feet, excluding basements, for new construction of home.

Restrictions, covenants, and conditions as set out in instrument(s) recorded as Instrument #1995-11900 in Probate Office.

Right(s)-of-Way(s) granted to Alabama Power Company by instrument(s) recorded in Deed 240, Page 453 and Deed 240, Page 454 in Probate Office.

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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees their heirs, and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and

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administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this _____ of August, 1995.

Clyde D. Howard

(SEAL)

STATE OF ALABAMA **JEFFERSON COUNTY**

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Clyde D. Howard and Jerry Lucas whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this

day of August, 1995.

Notary/Public

Commission Expires:

THIS INSTRUMENT PREPARED BY:

James E. Vann, Esquire Donovan, Vann & Richey 1 Independence Plaza Birmingham, AL 35209 (205) 879-6660

SEND TAX NOTICE TO:

Dominic J. Zaidan and Shereen R. Zaidan 3969 Wall Street Birmingham, AL 35243

RE-1940

Inst # 1995-21990

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