

Send Tax Notice To:

Larry Eugene Kirk
118 Cambrian Way
Birmingham, Alabama 35242
PID# 10-1-02-0-993-081.063

**WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA
Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of

Seventy-Three Thousand Five Hundred and 00/100'S * (\$73,500.00) Dollars**

to the undersigned Grantor(s) , in hand paid by the Grantee(s)
herein, the receipt whereof is acknowledged, I or we,

Phillip L. Gwarjanski and Katherine Gwarjanski, husband and wife

(hereinafter referred to as Grantor, (whether one or more), does/do
hereby grant, bargain, sell and convey unto

Larry Eugene Kirk and Carol T. Kirk

(herein referred to as Grantees), for and during their joint lives
and upon the death of either of them, then to the survivor of them in
fee simple, together with every contingent remainder and right of
reversion, the following described real estate, situated in **Shelby**
County, Alabama, to-wit:

**Unit 118, in Cambrian Wood Condominium, By Laws and Amendments thereto
as established by Declaration of Condominium, By Laws and Amendments
thereto as recorded in Misc Book 12, Page 87, in the Probate Office of Shelby
County, Alabama, and amended by Misc. Book 13, Page 2; Misc Book 13,
Page 4 and Misc. Book 13, Page 344, in said Probate Office, together with
an undivided 0.0133124% interest in the common elements as set forth in said
declaration, as recorded in Map Book 6, Page 62, in the Probate Office of
Shelby County, Alabama.**

\$75,500.00 of the consideration stated hereinabove was paid from
the proceeds of a mortgage loan of even date and closed
simultaneously herewith.

Subject to ad valorem taxes for 1995 and subsequent years, said
taxes not being due and payable until October 1, 1995.

Subject to easements, covenants, restrictions, right-of-way(s),
building lines, limitations and agreements as filed of record in
the Probate Office of Shelby County, Alabama.

TOGETHER WITH all and singular, the rights and privileges,
hereditaments, and appurtenances thereto belonging or in anywise
appertaining.

TO HAVE AND TO HOLD, To the said Grantees, for and during their
joint lives and upon the death of either of them, then to the
survivor of them in fee simple, and to the heirs and assigns of such
survivor 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 in and to the property described hereinabove shall pass to
the surviving GRANTEE, and if one does not survive not survive the
other, then the heirs and assigns of the GRANTEES herein shall take
as tenants in common.

And said Grantor does for himself/herself, his/her heirs, executors
and assigns, covenant with said Grantee, his, her or their heirs and
assigns, that he/she/they is/are lawfully seized in fee simple of
said premises, that he/she/they is/are free from all encumbrances,
that he/she/they has/have a good right to sell and convey the same as

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002 NCD 12.00

PAGE 1 of 2

Inst # 1995-22196

aforesaid, and that he/she/they will, and his/her/their heirs, executors and assigns shall, warrant and defend the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 18th day of July, 1995.

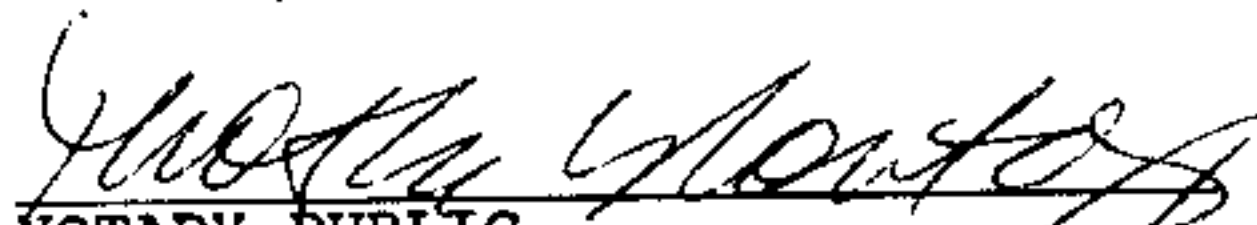

Phillip L. Gwarjanski


Katherine Gwarjanski

**STATE OF ALABAMA
JEFFERSON COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Phillip L. Gwarjanski and Katherine Gwarjanski, husband and wife** 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, this 18th day of July, 1995.


NOTARY PUBLIC
MY COMMISSION EXPIRES: 1-24-99

(AFFIX SEAL)

95130B

This instrument prepared by:
Thomas E. Norton, Jr., Attorney at Law
Second Floor East
Mountain Brook Center
2700 Highway 280 South
Birmingham, AL 35223

Inst # 1995-22196

08/14/1995-22196
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