

This instrument was prepared by:

(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:

(Name) Kenneth A. Banasiewicz
(Address) 1439 Secretariat Drive
Helena, AL 35080

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Thirty Seven Thousand and no/100 (\$137,000.00)----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we,

Salim Baltagi and wife, Teresa Cooper Baltagi

(herein referred to as grantors), do grant, bargain, sell and convey unto

Kenneth A. Banasiewicz and wife, Marsha L. Banasiewicz

(herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate, situated in

Shelby County, Alabama, to-wit:

Lot 44, according to the survey of Dearing Downs, 6th Addition, Phase II, as recorded in Map Book 11, Page 80 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$ 130,150.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-10148

04/03/1997-10148
08:07 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 15.50

TO HAVE AND TO HOLD, unto the said GRANTEEES 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 said GRANTEEES, 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 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 GRANTEEES, 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 14th day of March, 19 97.

WITNESS

(Seal)

(Seal)

(Seal)

Salim Baltagi (Seal)
Teresa Cooper Baltagi (Seal)
Teresa Cooper Baltagi

STATE OF ALABAMA

Shelby

County

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Salim Baltagi and wife, Teresa Cooper Baltagi, 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 14th day of March, A.D., 19 97.

My Commission Expires:

Notary Public