

This instrument was prepared by

(Name) Lamar Ham

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Send Tax Notice To: Simyung Choi

name

824 Round Hill Road

address

Pelham, AL 35124

Inst • 1997-20918

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED SIXTEEN THOUSAND AND NO/100-----
DOLLARS (\$116,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Ronald A. Evans and wife, Hope Evans

(herein referred to as grantors) do grant, bargain, sell and convey unto Simyung Choi and wife, Juhyun Choi

(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 12, Block 3, according to the Map of Cahaba Valley Estates, 6th Sector, as
recorded in Map Book 6, Page 25, in the Probate Office of Shelby County,
Alabama.

Subject to current taxes, easements, covenants, restrictions and rights of way
of record, mineral and mining rights.

\$ 104,400.00 of the purchase price was provided by a mortgage loan closed
simultaneously herewith.

07/03/1997-20918
12:44 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 20.50

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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, 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 a 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 said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons

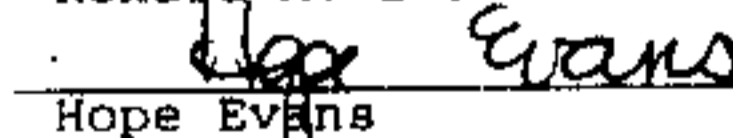
IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 30th
day of June, 19 97.

(Seal)

(Seal)

(Seal)


Ronald A. Evans


Hope Evans

(Seal)

STATE OF ALABAMA

General Acknowledgment

Jefferson COUNTY

I, Lamar Ham, a Notary Public in and for said County, in said State, hereby certify that
Ronald A. Evans and wife, Hope Evans
whose name(s) 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 30th day of June, A.D. 1997


Lamar Ham

Notary Public

MY COMMISSION EXPIRES NOVEMBER 9, 1997