

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
JOSEPH M. RUSNIC
GERMAINE A. RUSNIC
7205 North Highfield Lane
Birmingham, AL 35242

STATE OF ALABAMA}
COUNTY OF SHELBY}

Corporation Form Dead/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **THREE HUNDRED EIGHTY NINE**
THREE HUNDRED DOLLARS AND NO/100's (\$389,300.00) to the undersigned grantor, **BEDWELL**
CONSTRUCTION CO., INC., a corporation, (herein referred to as **GRANTOR**), in hand paid by the **GRANTEES** herein,
the receipt of whereof is acknowledged, the said **GRANTOR** does by these presents grant, bargain, sell, and convey unto
JOSEPH M. RUSNIC and GERMAINE A. RUSNIC (herein referred to as **GRANTEES**) as joint tenants, with right
of survivorship, the following described real estate, situated in **SHELBY County, Alabama**:

Lot 44, according to the Survey of Greystone, 7th Sector, Phase IV, as recorded in Map Book 21, Page 38 A & B, in the
Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more
particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November
6, 1990 and recorded in Real 317 Page 260 in the Probate Office of Shelby County, Alabama and all amendments thereto.

Subject to:
Ad valorem taxes for 1997 and subsequent years not yet due and payable until October 1, 1997. Existing covenants and
restrictions, easements, building lines, and limitations of record.

\$250,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 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, and
that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said **GRANTEES**,
their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said **GRANTOR**, by its President, Charles R. Bedwell, Jr., who is authorized to
execute this conveyance, has hereto set his signature and seal, this the 28th day of July, 1997.

BEDWELL CONSTRUCTION CO., INC.

By: Charles R. Bedwell, Jr.
Charles R. Bedwell, Jr.

Its: President

08/06/1997-24814
03:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 148.00

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Charles R.
Bedwell, Jr., whose name as President of **BEDWELL CONSTRUCTION CO., INC.**, a 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, as such officer and with full authority, executed the same voluntarily for and as the act of said
corporation.

Given under my hand and official seal this 28th day of July, 1997

Inst # 1997-24814

08/06/1997-24814
03:49 PM My Commission Expires: 5/29/99
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 148.00

1997-24814

CLAYTON T. SWEENEY, ATTORNEY AT LAW