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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

AUGUSTUS N. FOTOS
4825 RIVERWOOD PLACE
BIRMINGHAM, AL 35242

Inst # 1997-38072

STATE OF ALABAMA)
COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FOUR THOUSAND FIVE HUNDRED and 00/100 (\$104,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEE herein, the receipt of which is acknowledged, we, CYNTHIA A. BASS AND HAROLD YELVERTON, HUSBAND AND WIFE, (herein referred to as GRANTORS) do grant, bargain, sell and convey unto AUGUSTUS N. FOTOS, and KATHERINE FOTOS, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT B, BLOCK 5, ACCORDING TO THE SURVEY OF RIVERWOOD, SECOND SECTOR, AS RECORDED IN MAP BOOK 8 PAGE 65 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH AN UNDIVIDED 1/106'S INTEREST IN THE COMMON AREA AS SET FORTH IN THE DECLARATIONS RECORDED IN MISC. VOLUME 39 PAGE 880.

SUBJECT TO:

1. Taxes for the year beginning October 1, 1997 which constitutes a lien but are not yet due and payable until October 1, 1998.
2. Building setback of 25 feet reserved from Riverwood Place as shown by plat.
3. Easements as shown by recorded plat, including 20 feet through the center and 10 feet on the Southeasterly side and 5 feet on the Northwesterly side of lot.

Restrictions, covenants and conditions as set out in instrument(s) recorded in Misc. Book 39 page 880 in Probate Office.

Right(s)-of-Way(s) granted to Alabama Power Company by instrument(s) recorded in Deed Book 220 page 43; Deed Book 266 page 741; Deed Book 335 page 932; Deed 279 page 387 and Deed Book 247 page 422 in Probate Office.

Agreement with Alabama Power Company as to underground cables recorded in Misc. Book 43 page 396 and covenants pertaining thereto recorded in Misc. Book 43 page 400 in Probate Office.

7. Right(s)-of-Way(s) granted to South Central Bell by instrument(s) recorded in Deed Book 277 pages 220 and 442 and Deed Book 366 page 247 in Probate Office.

8. Rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights include but are not limited to roof, foundation, party

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SHELBY COUNTY JUDGE OF PROBATE
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CERTIFIED

walls, walkway and entrance.

CYNTHIA A. BASS AND HAROLD YELVERTON, HUSBAND AND WIFE AND CYNTHIA A. YELVERTON ARE ONE AND THE SAME PERSON.

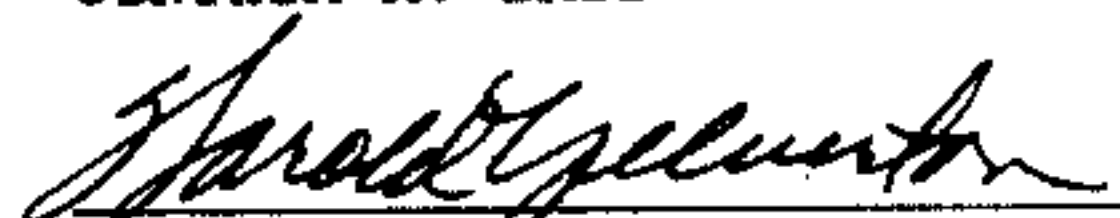
\$75,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 the said GRANTEES, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, CYNTHIA A. BASS AND HAROLD YELVERTON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 29th day of October, 1997.


CYNTHIA A. BASS

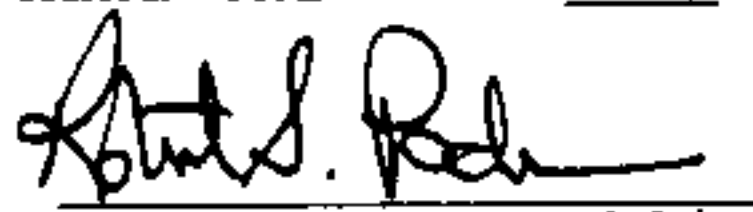

HAROLD YELVERTON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CYNTHIA A. BASS AND HAROLD YELVERTON, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 29th day of October, 1997.


Notary Public

My commission expires: 7/16/98

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