This instrument was prepared by:
Galloway & Moss, L.L.C.
11 Oak Street
Birmingham, Alabama 35213

Send tax notice to:
Tom R. Vlach
4045 Milners Crescent
Birmingham, Alabama, 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)

JEFFERSON COUNTY) **KNOW ALL MEN BY THESE PRESENTS**

That in consideration of **Three Hundred Twenty-three Thousand and 00/100 Dollars ($323,000.00)** to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, we,

David Bellin and his wife **Amy M. Jackson**

(hereinafter referred to as "Grantors") do grant, bargain, sell and convey unto

Tom R. Vlach and **Rixja R. Vlach**

(hereinafter referred to as "Grantees") as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 20, 1st Amended plat of Greystone Farms Milner's Crescent Sector-Phase 1, as recorded in Map Book 19, page 140, in the Probate Office of Shelby County, Alabama.

Together with the non-exclusive easement to use the private roadways, common areas and Hugh Daniel Drive all as more particularly described in the Greystone Farms Declaration of Covenants, Conditions and Restrictions as recorded in Instrument 1995/16401 in the Probate Office of Shelby County, Alabama.

Inst # 1999-15785
04/14/1999-15785
09:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MIC 9.00

$239,900.00 of the proceeds come from a purchase money mortgage recorded simultaneously herewith.

Subject to: (1) 1999 ad valorem taxes not yet due and payable and
(2) all easements, rights-of-way and encumbrances of record.

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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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 set our hands and seals, this 26th day of March, 1999.

WITNESS:

X _____ (Seal)
David Bellin

_____ (Seal)
Amy M. Jackson

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that David Bellin and Amy M. Jackson 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 26th day of March, 1999.

Notary Public: Shelly Moss
my comm expires: 11/5/01