

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

SEND TAX NOTICE TO:  
JOSEPH KASSOUF  
TONYA L. KASSOUF  
363 Highland Park Drive  
Birmingham, AL 35242

Inst # 1999-42871

STATE OF ALABAMA  
COUNTY OF SHELBY

10/15/1999-42871  
11:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE Form Deed JTWROS  
48.50

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **THREE HUNDRED TWENTY THOUSAND AND 00/100 DOLLARS (\$320,000.00)** to the undersigned grantor, T.L. YARBROUGH 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 KASSOUF and TONYA L. KASSOUF** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 805, according to the Survey of Highland Lakes, 8th Sector, an Eddleman Community, as recorded in Map Book 23 page 145 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Inst. #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 8th Sector, recorded as Inst. No. 1998-15147 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to:

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$280,000.00 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, Thomas L. Yarbrough, III, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 12th day of October, 1999.

T.L. YARBROUGH CONSTRUCTION CO., INC.

By: Thomas L. Yarbrough III  
Thomas L. Yarbrough, III  
Its: President

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Thomas L. Yarbrough, III, whose name as President of T.L. YARBROUGH 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 12th day of October, 1999.

[Signature]  
Notary Public  
My Commission Expires: 6/5/03