

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:
EDUARDO A. SALGADO
5190 REDFERN WAY
BIRMINGHAM, AL 35242

Inst # 2000-01973

STATE OF ALABAMA)
COUNTY OF SHELBY)

01/19/2000-01973
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 12.00

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY SIX THOUSAND FIVE HUNDRED and 00/100 (\$166,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, WILLIAM L. SILVER, III and LISA M. SILVER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto EDUARDO A. SALGADO and AUDREY L. SALGADO, 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 16, ACCORDING TO THE SURVEY OF MEADOW BROOK, 9TH SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 150, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 35-FOOT BUILDING LINE AS SHOWN ON RECORDED MAP.
3. 10-FOOT EASEMENT ON THE SOUTH AND REAR SIDE OF LOT AS SHOWN ON RECORDED MAP.
4. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO UNDERGROUND RESIDENTIAL DISTRIBUTION SYSTEM AS RECORDED IN MISC. 54, PAGE 166.
5. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN MISC. 54, PAGE 170 AND MISC. 52, PAGE 542.
6. RIGHT-OF-WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN DEED VOLUME 353, PAGE 975.

\$171,495.00 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, WILLIAM L. SILVER, III and LISA M. SILVER, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 12th day of January, 2000.


WILLIAM L. SILVER, III

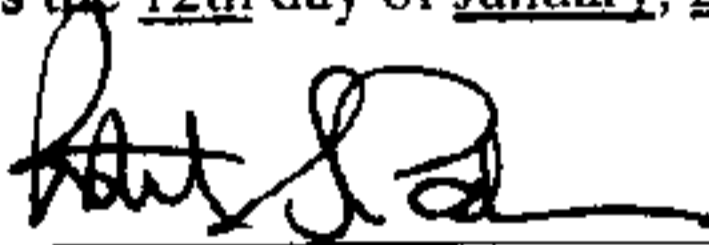

LISA M. SILVER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WILLIAM L. SILVER, III and LISA M. SILVER, 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 12th day of January, 2000.



Notary Public

My commission expires: 2/11/02

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