

THIS DEED PREPARED WITHOUT BENEFIT OF A TITLE SEARCH

Send Tax Notice to:
Margaret N. Filipowski
1323 Lake Forest Circle
Birmingham, Alabama 35244

STATE OF ALABAMA)
)
SHELBY COUNTY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration to the undersigned, **STEPHEN J. FILIPOWSKI** and his wife **MARGARET N. FILIPOWSKI** (hereafter referred to as the "Grantors"), in hand paid by **MARGARET N. FILIPOWSKI** (hereafter referred to as the "Grantee"), the receipt of which is hereby acknowledged, the said Grantors do by these presents grant, bargain, sell and convey unto the said Grantee, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Riverchase Country Club, Residential Subdivision, 3rd Addition, as recorded in Map Book 7, page 53 in the Probate Office of Shelby County, Alabama.

This conveyance is made subject to the following:

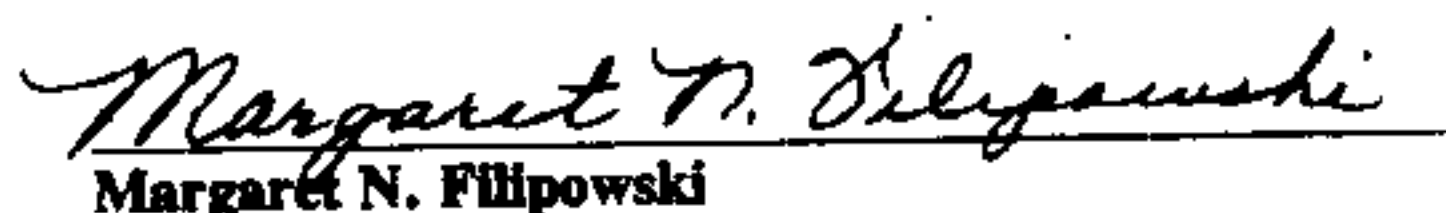
1. 1999 ad valorem taxes, a lien due and payable.
2. 2000 ad valorem taxes, a lien due and payable October 1, 2000.
3. All recorded encumbrances, if any, recorded or unrecorded easements, liens, rights-of way, and other matters of record in the Probate Office of Shelby County, Alabama, together with any deficiencies in quantity of land, discrepancies as to boundary lines, overlaps, etc., which would be disclosed by a true and accurate survey of the property conveyed herein.

TO HAVE AND TO HOLD to the said Grantee, and to the heirs, executor and assigns of such Grantee in fee simple forever.

NOTE: One of the Grantors and the Grantee herein, Margaret N. Filipowski, is one and the same party. This conveyance is made in order to change the manner in which title to the within property is held for the purposes of estate planning for the parties.

IN WITNESS WHEREOF, the said Grantors have hereto set their hands and seals on this the 15th day of NOVEMBER, 1999.


Stephen J. Filipowski


Margaret N. Filipowski

Inst # 2000-01997

STATE OF ALABAMA)

COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Stephen J. Filipowski**, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of November, 1999.

AFFIX SEAL

Gena A. Crumpton

Notary Public

My Commission Expires: 2/19/2000

STATE OF ALABAMA)

COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Margaret N. Filipowski**, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of November, 1999.

AFFIX SEAL

Gena A. Crumpton

Notary Public

My Commission Expires: 2/19/2000

This Instrument Prepared By:

Candace Hemphill Vogt, Esquire
SIROTE AND PERMUTT, P.C.
P.O. Box 55757
Birmingham, Alabama 35255-5727

Inst # 2000-01997