

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$103,900.00 to the undersigned Grantor, Jean H. Freeman, Unmarried, in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Tammy A. Kusiak and her Husband, Jeffrey A. Kusiak (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 17, Block 1, according to the survey of Willow Glen, Second Sector, as recorded in Map Book 8, Page 102 in the Probate Office of Shelby County, Alabama.

Address of Property: 350 Willow Glen Drive
Alabaster, AL 35007

Subject property to become the homestead of Grantees.

Subject to taxes for the year 2000 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$103,016.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28 day of September, 2000.

By: _____

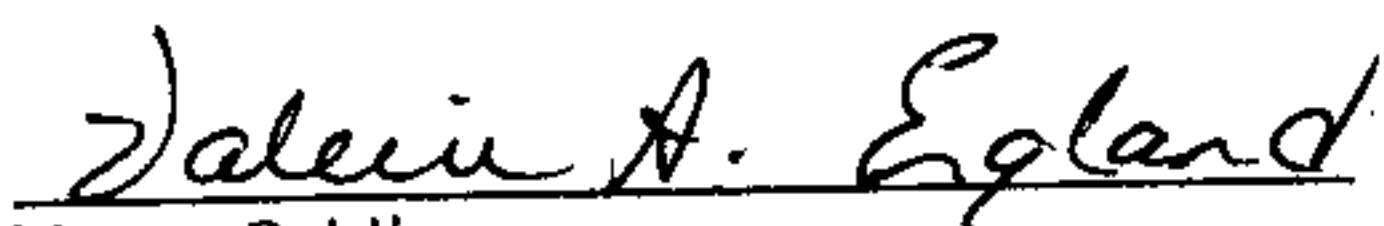
Grantor


Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Tammy A. Kusiak and her Husband, Jeffrey A. Kusiak, whose name(s) is/are signed to the foregoing conveyance, and who is/ate known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 28 day of September, 2000.


Notary Public
Commission Expires: 02/25/04

THIS INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, Alabama 35244

SEND TAX NOTICES TO:

Tammy A. Kusiak
Jeffrey A. Kusiak
350 Willow Glen Drive
Alabaster, AL 35007

10/03/2000-34648
08:34 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 HMB

12.00

Inst # 2000-34648