

Send tax notice to:
Robert Szmyd
520 Laurel Woods Trail
Helena, Alabama 35080

STATE OF ALABAMA
SHELBY COUNTY

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

WARRANTY DEED

Inst # 2000-38414
11/06/2000-38414
09:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
101 NMS 12.50

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Twenty Four Thousand Nine Hundred and No/100 Dollars (\$124,900.00), in hand paid to the undersigned, David Dearaujo and wife, Lisa Ann Dearaujo, (hereinafter referred to as the "Grantor") Robert Szmyd and wife, Jennifer Anne Szmyd, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 81, according to the Survey of Laurel Woods, Phase IV, as recorded in Map Book 18, Page 97, in the Probate Office of Shelby County, Alabama

SUBJECT TO:


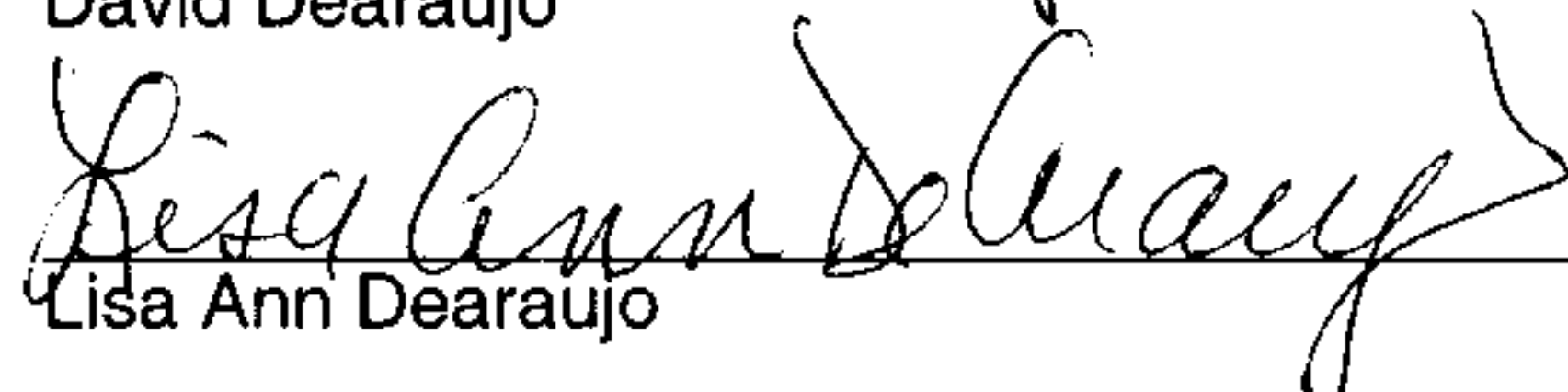
1. Easements, Encroachments, boundary line disputes as shown on Plat.
2. Restrictions, covenants and conditions as set out in instrument(s) in the Probate Office.
3. 10 foot easement over the real of said parcel for public utilities, sanitary sewers, storm sewers, storm ditches as shown on recorded map.
4. 20 foot building restriction line from Laurel Woods Trail as shown on recorded map.

\$123,878.00 of the purchase price was paid by a mortgage recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the Grantee, his heirs, executors, administrators and assigns forever.

The Grantor does for herself, her heirs, executors, administrators and assigns, covenant with the said Grantee, his heirs, executors, administrators and assigns, that she is lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that she has a good right to sell and convey the same as aforesaid; and that she will, and her heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantee, her heirs, executors, administrators and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 20th day of October, 2000.

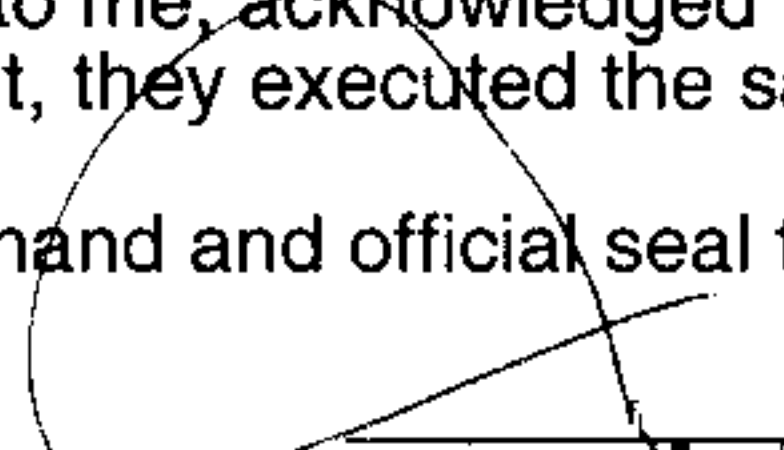

David Dearaujo

Lisa Ann Dearaujo

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that David Dearaujo and wife, Lisa Ann Dearaujo, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of October, 2000.

[NOTARIAL SEAL]


Notary Public
My Commission expires: 02-23-04