

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

SEND TAX NOTICE TO:

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

DUNG VAN NGUYEN  
161 SILVER LEAF DRIVE  
PELHAM, AL 35124

STATE OF ALABAMA)  
COUNTY OF SHELBY)

Inst # 2002-09499

02/27/2002-09499  
09:47 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
61.50  
MEL

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP  
WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of TWO HUNDRED TWENTY SEVEN THOUSAND FIVE HUNDRED and 00/100 (\$227,500.00) DOLLARS to the undersigned grantor, UNITED HOMEBUILDERS, INC. 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 DUNG VAN NGUYEN and ANH THI KIEU, 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 44, ACCORDING TO THE SURVEY OF SILVERLEAF, PHASE 2, AS RECORDED IN MAP BOOK 24, PAGE 108, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

**SUBJECT TO:**

1. TAXES FOR THE YEAR 2002 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. COVENANT FOR STORM WATER RUN OFF CONTROL IN INSTRUMENT #1999-14085.
3. RIGHT OF WAY TO SHELBY COUNTY FOR FRENCH DRAIN IN INSTRUMENT #2001-9442.
4. COVENANT REGARDING ONSITE SEWAGE DISPOSAL SYSTEM IN INSTRUMENT #2001-26209.
5. RIGHT OF WAY TO SHELBY COUNTY IN DEED BOOK 231, PAGE 196.
6. RIGHT OF WAY TO PLANTATION PIPE LINE COMPANY IN DEED BOOK 113, PAGE 209 AND DEED BOOK 253, PAGE 578.
7. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 168, PAGE 167.
8. COVENANTS AND SET OUT IN INSTRUMENT #1998-40390.
9. OIL, GAS AND MINERAL LEASES IN DEED BOOK 338, PAGE 549.
10. 35 FOOT BUILDING LINE FROM THE SOUTH AND EAST LOT LINES AND A 7.5 FOR UTILITY EASEMENT ALONG THE NORTH LOT LINE AS SHOWN ON RECORDED MAP.

11. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT #1998-20201.

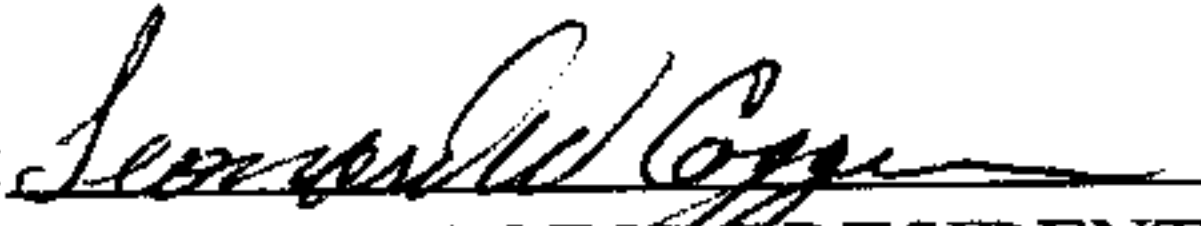
\$180,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, UNITED HOMEBUILDERS, INC., by its PRESIDENT, LEONARD W. COGGINS who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 4th day of January, 2002.

UNITED HOMEBUILDERS, INC.

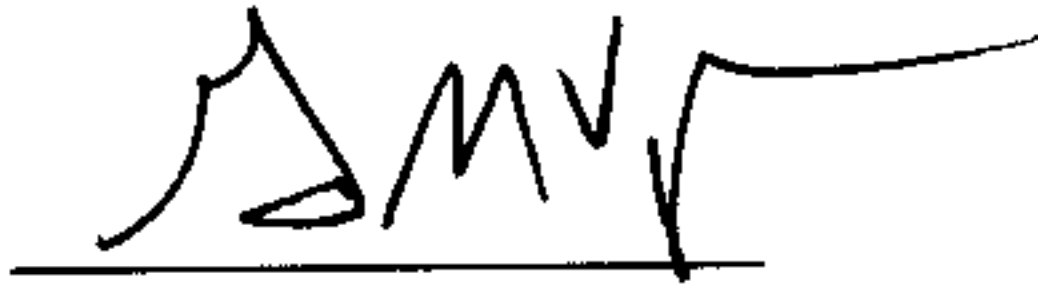
By:   
LEONARD W. COGGINS, PRESIDENT

STATE OF ALABAMA)  
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LEONARD W. COGGINS, whose name as PRESIDENT of UNITED HOMEBUILDERS, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 4th day of January, 2002.

  
\_\_\_\_\_  
Notary Public

My commission expires: 9.29.00

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