

PLEASE RETURN TO:
MOSS & CONDON, LLC
300 UNION HILL DRIVE, SUITE 200
BIRMINGHAM, AL 35209

20020717000334450 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
07/17/2002 14:31:00 FILED/CERTIFIED

This instrument was prepared by:
David P. Condon
Moss & Condon, L.L.C.
300 Union Hill Drive, Suite 200
Birmingham, Alabama 35209

Send tax notice to:
David T. Zavatti
2414 Mallard Drive
Birmingham, Alabama 35216

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
:
JEFFERSON COUNTY) **KNOW ALL MEN BY THESE PRESENTS**

That in consideration of **One Hundred Two Thousand Nine Hundred and 00/100 Dollars (\$102,900.00)** to the undersigned grantor in hand paid by the grantees herein, the receipt whereof is acknowledged, I,

Patricia F. Hutchison, a single woman

(hereinafter referred to as "Grantor") do grant, bargain, sell and convey unto

David T. Zavatti and Kathleen A. Zavatti

(hereinafter referred to as "Grantees") as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama to-wit:

See Attached Exhibit "A" Hereto and Incorporated Herein

\$82,320.00 of the proceeds come from a mortgage recorded simultaneously herewith.

\$20,580.00 of the proceeds come from a second mortgage recorded simultaneously herewith

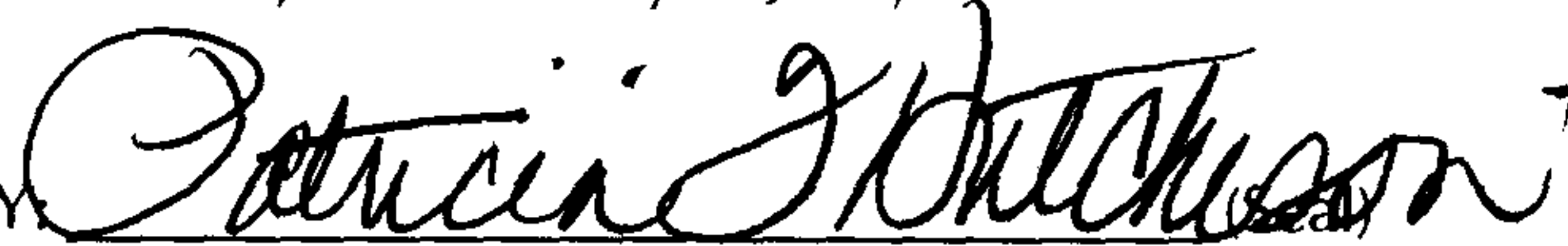
Subject to: (1) 2002 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantor; and
(3) all easements, rights-of-way, restrictions, covenants and encumbrances of record.

TO HAVE AND TO HOLD unto 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 do for myself and for my heirs, executors, and administrators covenant with Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have set my hand and seal, this 28th day of June, 2002.

BY


Patricia F. Hutchison

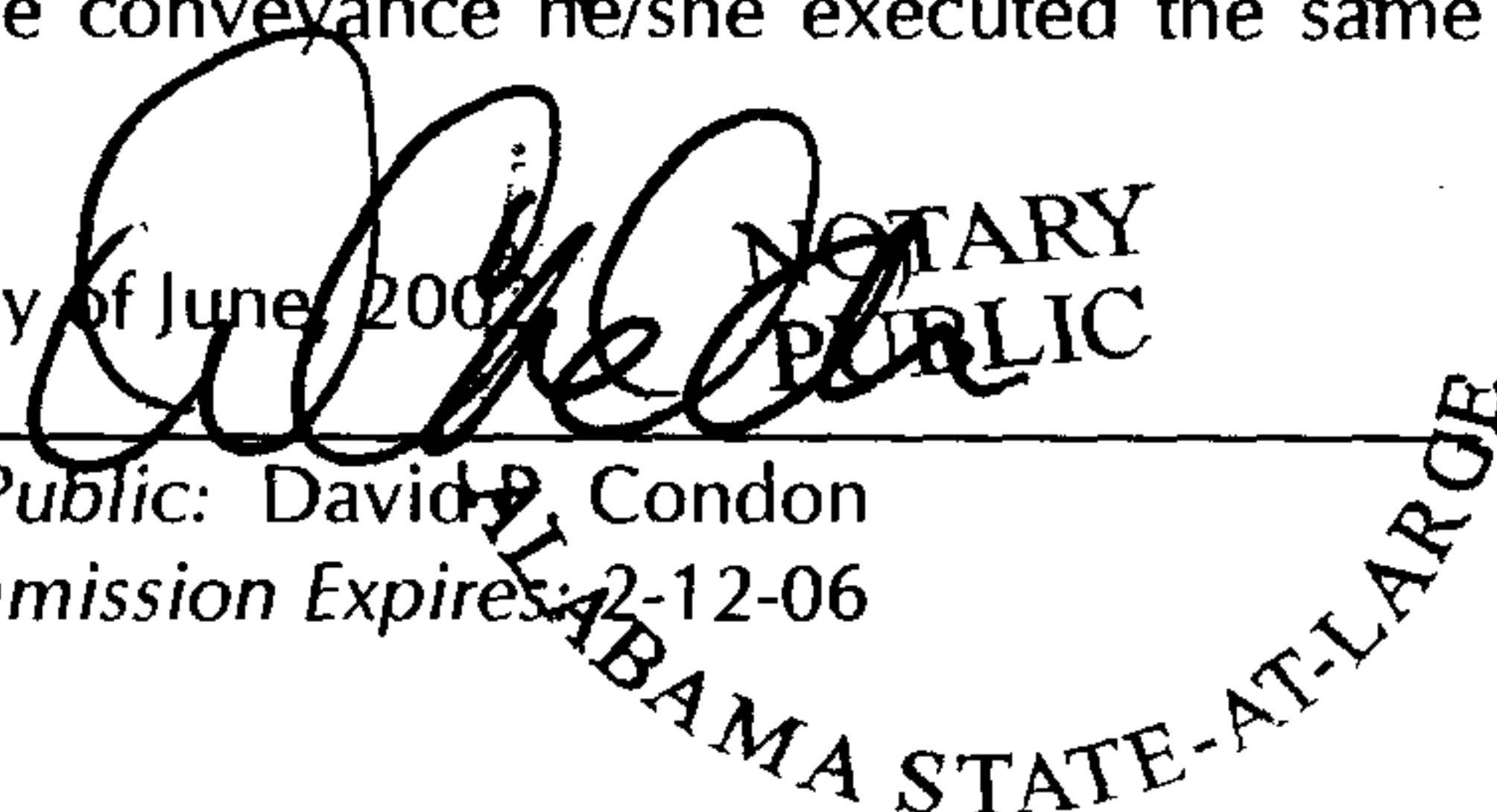
STATE OF ALABAMA)
:
JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Patricia F. Hutchison, 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of June, 2002.

Notary Public: David P. Condon
My Commission Expires: 2-12-06

50% Shelby
50% Jefferson



LEGAL DESCRIPTION EXHIBIT A

Unit 16-7, in Windhover, a Condominium, located at Old Rocky Ridge Road, Jefferson County, Alabama, as established by Declaration of Condominium, recorded on July 23, 1975, in Real Volume 1197, Page 689, in the Probate Office of Jefferson County, Alabama, and in Misc. Book 12, Page 1, in the Probate Office of Shelby County, Alabama, as amended by Amendments of Declaration of Condominium recorded in Real Volume 1200, Page 637, in Real Volume 1385, Page 91, in Real Volume 1388, Page 152, in Real Volume 1564, Page 374, in Real Volume 1573, Page 594, in Real Volume 1632, Page 85, and in Real Volume 1632, Page 93, in the Probate Office of Jefferson County, Alabama, and in Misc. Book 12, Page 196, in Misc. Book 18, Page 28, in Misc. Book 18, Page 163, in Misc. Book 24, Page 465, in Misc. Book 24, Page 468, in Misc. Book 26, Page 329 and in Misc. Book 26, Page 337, in the Probate Office of Shelby County, Alabama; together with an undivided interest in the common elements of Windhover, a Condominium, as set out in Exhibit "B" attached to said Declaration of Condominium, as it may have been or may hereafter be amended pursuant to said Declaration; said unit being more particularly detailed in the plans and drawings of said Condominium as recorded in Map Book 107, Page 26, in the Probate Office of Jefferson County, Alabama, and in Map Book 6, Page 52, in the Probate Office of Shelby County, Alabama, as amended by revised or supplemental plans recorded in Map Book 107, Page 32, in Map Book 111, Page 34, in Map Book 115, Page 5, in Map Book 116, Page 76, and in Map Book 116, Page 77, in the Probate Office of Jefferson County, Alabama, and in Map book 6, Page 55, in Map Book 6, Page 133, in Map Book 7, Page 41, in Map Book 7, Page 81, and in Map Book 7, Page 82, in the Probate Office of Shelby County, Alabama.