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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

JOSEPH T. KASSOUF
2315 BIRKSHIRE LANE
HOOVER, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED EIGHTY FIVE THOUSAND DOLLARS and 00/100 (\$385,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES M. LANE AND MARICA B. HYDE LANE, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JOSEPH T. KASSOUF and TONYA L. KASSOUF, 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 3804, ACCORDING TO THE SURVEY OF BIRKSHIRE 38TH ADDITION TO RIVERCHASE, AS RECORDED IN MAP BOOK 22, PAGE 140, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. BUILDING SET BACK LINES AND EASEMENTS AS SHOWN BY RECORDED PLAT.
3. RESTRICTIONS, CONDITIONS AND LIMITATIONS AS SHOWN BY RECORD PLAT.
4. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN VOLUME 355, PAGE 274.
5. RIGHT OF WAY GRANTED TO THE CITY OF HOOVER RECORDED IN REAL 93, PAGE 577.
6. RESTRICTIONS AS SHOWN BY RECORD PLAT IN MAP BOOK 22, PAGE 140.
7. DECLARATION OF PROTECTIVE COVENANTS, AGREEMENTS, EASEMENTS, CHARGES AND LIENS FOR RIVERCHASE (RESIDENTIAL) RECORDED IN INSTRUMENT 1996-2496 AND MISC VOLUME 14, PAGE 536; MISC. VOLUME 17, PAGE 550; MISC VOLUME 34, PAGE 549 AND REAL VOLUME 159, PAGE 111; INSTRUMENT #1994-09826 AND INSTRUMENT #1997-19547.
8. RELEASE OF DAMAGES AS SET FORTH IN INSTRUMENT #1996-24956.
9. RIGHTS OF PARTIES IN POSSESSION, ENCROACHMENTS, OVERLAPS, OVERHANGS,

UNRECORDED EASEMENTS, VIOLATED RESTRICTIVE COVENANTS, DEFICIENCY IN QUANTITY OF GROUND, OR ANY MATTERS NOT OF RECORD, WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND INSPECTION OF THE PREMISES.

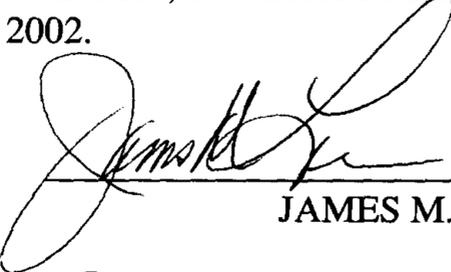
- 10. MINERAL AND MINING RIGHTS RECORDED IN VOLUME 127, PAGE 140.
- 11. UNFILED MECHANICS' AND MATERIALMEN'S LIENS.
- 12. RIGHTS OF CLAIMS OF PARTIES OTHER THAN INSURED IN ACTUAL POSSESSION OF ANY OR ALL OF THE PROPERTY.
- 13. UN RECORDED EASEMENTS, DISCREPANCIES OF CONFLICTS IN BOUNDARY LINES, SHORTAGE IN AREA AND ENCROACHMENTS.

\$327,250.00 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators 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 GRANTORS, JAMES M. LANE, AN UNMARRIED PERSON and MARCIA B. HYDE LANE, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of August, 2002.



 JAMES M. LANE



 MARCIA B. HYDE LANE

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES M. LANE, AN UNMARRIED PERSON and MARCIA B. HYDE LANE, AN UNMARRIED PERSON, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 27th day of August, 2002.



 Notary Public

My commission expires: 9.29.02