SEND TAX NOTICE TO:

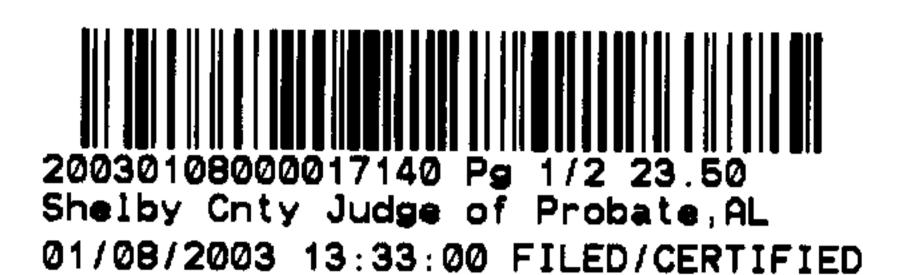
STEPAN ZAKARIYAN

6765 REMINGTON CIRCLE

PELHAM, ALABAMA 35124

58-10-9-29-0-002-053.022

Gene W. Gray, Jr.
2100 SouthBridge Parkway, #638
Birmingham, Alabama 35209
(205)879-3400



WARRANTY DEED

State of Alabama County of Shelby

KNOW ALL MEN BY THESE PRESENTS: That in consideration of ONE HUNDRED EIGHTY NINE THOUSAND ONE HUNDRED FIFTY AND NO/100 (\$189,150.00) to the undersigned GRANTOR in hand paid by the GRANTEES, whether one or more, herein, the receipt of which is hereby acknowledged, PRIMACY CLOSING CORPORATION, a Nevada Corporation, (herein referred to as GRANTOR) does grant, bargain, sell and convey unto Stepan Zakariyan, Lyubovi Zakariyan and Rada Zakariyan (herein referred to as GRANTEES) as individual owner or as joint tenants, with right of survivorship, if more than one, the following described real estate, situated in the State of Alabama, County of Shelby, to wit:

LOT 32, ACCORDING TO THE SURVEY OF QUAIL RUN, PHASE 3 AS RECORDED IN MAP BOOK 7, PAGE 159 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to:

Advalorem taxes due October 01, 2002 and thereafter. Building setback lines and easements as shown by recorded map. Restrictions, covenants and conditions in Misc. Book 31, Page 968; Misc. Book 38, Page 356; and Misc. Book 48, Page 32. Transmission Line Permit to Alabama Power Company in Deed Book 101, Page 523, and Deed Book 319, Page 54.

Easements to Alabama Gas Corporation in Deed Book 206, Page 21. Agreement with Alabama Power Company as to underground cables in Misc. Book 32, Page 214 and Covenants pertaining thereto in Misc. Book 32, Page 220.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 121, Page 294.

\$ 179650.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

GRANTOR WARRANTS THAT THERE ARE NO OUTSTANDING CLAIMS FOR WORK, LABOR OR MATERIALS AS RELATES TO THE SUBJECT PROPERTY...

TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantee(s) 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 GRANTOR does for itself and its successors and assigns covenant with said Grantee(s), his/her/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 that same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, GRANTOR b	y its who is
authorized to execute this co	nveyance, hereto sets its signature
and seal this day of	, 2002.
	PRIMACY CLOSING CORPORATION,
	a Nevada Corporation
•	
	by: C.M. Spinolo
	its: Rundul

20030108000017140 Pg 2/2 23.50 Shelby Cnty Judge of Probate, AL 01/08/2003 13:33:00 FILED/CERTIFIED

STATE OF TENNESSEE COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that C.M.Spurolo
whose name as President of PRIMACY CLOSING
CORPORATION, a Nevada 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/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 540 day of December, 2002.

(SEAL)

NOTARY
PUBLIC
AT
COUNTY
COUNTY
My Commission Expires
August 16, 2008

Notary Public

Print Name: Maina A. Murph Commission Expires: 8-16-06

MUST AFFIX SEAL

Instructions to Notary: This form acknowledgment cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgment.