

This instrument was prepared by
(Name) William H. Halbrooks
#1 Independence Plaza, Suite 704
(Address) Birmingham, Alabama 35209

Send Tax Notice To: Sung Joon Ye
name
1565 Bent River Circle
address
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 Eighty-Four Thousand and no/100-----(\$184,000.00) Dollars
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Charles G. Kessler, Jr. and wife, Nina J. Kessler
(herein referred to as grantors) do grant, bargain, sell and convey unto
Sung Joon Ye and Juhee Ye

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby County, Alabama to-wit:

Lot 14, according to the Survey of Bent River Estates Phase 1, as recorded
in Map Book 17, Page 135, in the Probate Office of Shelby County, Alabama
and Map Book 176, Page 15, in the Probate Office of Jefferson County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$ 147,200.00 of the purchase price recited above
was paid from a mortgage loan 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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 14th
day of January, ~~19~~2003.

_____(Seal) Charles G. Kessler, Jr. (Seal)
_____(Seal) Nina J. Kessler (Seal)
_____(Seal)

STATE OF ALABAMA
Jefferson COUNTY General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Charles G. Kessler, Jr. and Nina J. Kessler
whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 14th day of January, A.D., ~~19~~2003.
William H. Halbrooks Notary Public