

This instrument was prepared by
(Name) GENE W. GRAY, JR.
(Address) 2100 SOUTHBRIDGE PARKWAY, #638
BIRMINGHAM, ALABAMA 35209

Send Tax Notice To: THOMAS F. PERKINS
name
1105 GABLES DRIVE
address
BIRMINGHAM, ALABAMA 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA }
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SEVENTY NINE THOUSAND AND NO/100-----
----- DOLLARS (\$79,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
M. A. OZTEKIN AND WIFE, SUE G. OZTEKIN

(herein referred to as grantors) do grant, bargain, sell and convey unto THOMAS F. PERKINS AND WIFE, BARBARA H. PERKINS

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

THE PROPERTY CONVEYED BY THIS DEED IS DESCRIBED ON EXHIBIT "A" ATTACHED
HERETO, MADE A PART HEREOF AND INCORPORATED HEREIN FOR ALL PURPOSES.

\$63200.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

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 31st
day of January, 2003.

(Seal) M. A. OZTEKIN (Seal)

(Seal) SUE G. OZTEKIN (Seal)

(Seal) _____ (Seal)

STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that
M. A. OZTEKIN AND WIFE, SUE G. OZTEKIN
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 31st day of January A.D., 2003

GENE W. GRAY, JR. Notary Public

EXHIBIT "A"

Unit 1105, building 11, in The Gables, a condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium, and by-laws thereto as recorded in Real Volume 10, Page 177 and amended in Real Volume 27, Page 733; Real Volume 50, Page 327 and Real Volume 50, Page 340, and rerecorded in Real Volume 165, Page 578 and amended in Real Volume 59, Page 19, and further amended by Corporate Volume 30, Page 407, and in Real Volume 96, Page 855, and Real Volume 97, Page 937, and by-laws as shown in Real Volume 27, Page 733 and then amended in Real Volume 50, Page 325, further amended by Real Volume 189, Page 222; Real Volume 222, Page 691; Real Volume 238, Page 241 and Real Volume 269, Page 270, further amended by Eleventh Amendment to Declaration of Condominium as recorded in Real Volume 284, Page 181, together with an undivided interest in the common elements as set forth in the aforesaid mentioned declaration, said unit being more particularly described in the floor plans and architectural drawings of The Gables condominium as recorded in Map Book 9, Page 41 through 44, and amended in Map Book 9, Page 135 and Map Book 10, Page 49 and further amended by Map Book 12, Page 50 in the Probate Office of Shelby County, Alabama: situated in Shelby County, Alabama.

Subject to:

Advalorem taxes due October 1, 2003.

Restrictions appearing of record in Misc. Volume 14, page 536; Misc. Volume 17, page 550 and Misc. Volume 34, page 549.

Note: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state and federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Volume 4, page 464 and Volume 127, page 140.

Agreement with Blue Cross-Blue Shield recorded in Misc. Book 19, page 690.

Declaration of protective covenants, agreements, easements, charges and liens for Riverchase (Business) recorded in Misc. Book 13, Page 50, as amended by Amendment No. 1, in Misc. Book 15, Page 189 and further amended by Amendment No. 2, recorded in Misc. Book 19, Page 633, in said Probate Office.

Deed recorded in Deed Book 331, Page 757 to-wit: Said property conveyed by this instrument is hereby restricted to use as a multifamily development and related uses with a density not to exceed twelve (12) units per acre as defiled in the Riverchase Architectural Committee Development Criteria for Planned Multi-Family (RR-2) District of Riverchase dated April 11, 1980, unless a charge in use is authorized to pursuant to the Riverchase Business Covenants, as described in Paragraph 5 in deed, said restrictions to be effective for the same period of time as the Riverchase Business Covenants.

Terms and conditions as set forth in the Declaration of Condominium By-Laws and Amendments recorded in Real Volume 10, Page 177, and amended in Corporate Volume 30, Page 407; Real 59, Page 19; Real 27, Page 733; Real Volume 50, Page 327 and Real Volume 50, Page 340 and amended by Real 50, Page 942 and further amended in Book 189, Page 222 and in Book 284, Page 181, and By-Laws amended in Real Volume 50, Page 325 in said Probate Office.

Right-of-way granted Alabama Power Company recorded in Volume 347, Page 472 and Book 220, Page 457.

Easement for installation, maintenance and operation of a sanitary sewer pipeline, as recorded in Book 97, Page 535 and Book 97, Page 541.

Easements and building line as shown on recorded map.

Right-of-way granted South Central Bell Telephone Company recorded in Real Volume 269, page 678.