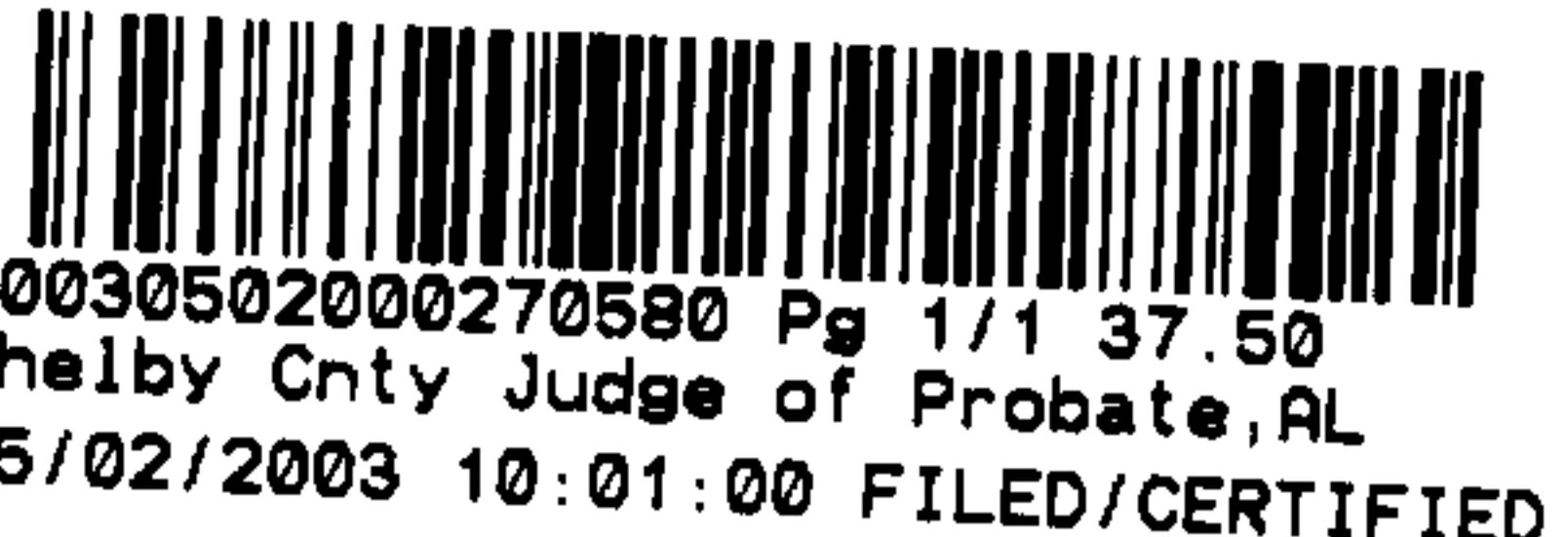


This Instrument was prepared by:
Smartt Land Transactions, P.C. PKS
4 Office Park Circle, Suite 212, Birmingham, AL 35223
205.871-9905

Please send tax notice to: Margarita Feldman
207 Heath Drive
Birmingham, AL 35242



WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of one hundred thirty one thousand and no/100 dollars, (\$131,000.00),

to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is acknowledged,

Lonnie S. Davis and spouse Janet Novatnak

(herein referred to as grantor), do hereby grant, bargain, sell and convey unto

Margarita Feldman and spouse Igor Nikolayevich Rykov

(herein referred to as grantee), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion the following described real estate, situated in Shelby County, Alabama, to wit:

Unit 207 in Cambrian Wood Condominium, By-Laws and Amendments thereto as established by Declaration of Condominium, By-Laws and Amendments thereto, as recorded in Misc. Book 12, Page 87, in the Probate Office of Shelby County, Alabama, and amended by Misc. Book 13, Page 2; Misc Book 13, Page 4 and Misc. Book 13, Page 344, in said Probate Office, together with an undivided .0135292 interest in the common elements as set forth in said Declaration, a plan of which is attached and filed for record in Map Book 6, Page 62, in the Probate Office of Shelby County, Alabama.

From the purchase price of one hundred thirty one thousand and no/100 dollars, (\$131,000.00), one hundred four thousand eight hundred and no/100 dollars (\$104,800.00) is from a purchase money first mortgage from America's Wholesale Lender, its successors and/or assigns as their interests may appear, given with this deed and recorded simultaneously herewith.

Subject to easements and restrictions of record.

TO HAVE AND TO HOLD to said grantee, his, her or their heirs and assigns forever.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEE, his/her heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 22nd day of April, 20 03.

Lonnie S. Davis

Lonnie S. Davis

Janet Novatnak

Janet Novatnak

STATE OF ALABAMA)
JEFFERSON COUNTY)

General Acknowledgment

I, Philander K. Smartt, III, a Notary Public in and for said County, in said State, hereby certify that Lonnie S. Davis and Janet Novatnak whose name(s) 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 have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 22nd day of April, 20 03.

Philander K. Smartt, III

Notary Public

My Commission Expires: 2/11/57