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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

PAUL E. WOLKOWICZ
2008 BRIDGELAKE DRIVE
BIRMINGHAM, 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 TWO HUNDRED SEVENTY THOUSAND DOLLARS and 00/100 (\$270,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DAVID R. BRODERICK and DEBORAH K. BRODERICK, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto PAUL E. WOLKOWICZ and MARIA BELOUSOVA, 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 276, ACCORDING TO THE SURVEY OF NINTH ADDITION TO RIVERCHASE COUNTRY CLUB, RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 8, PAGE 46, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

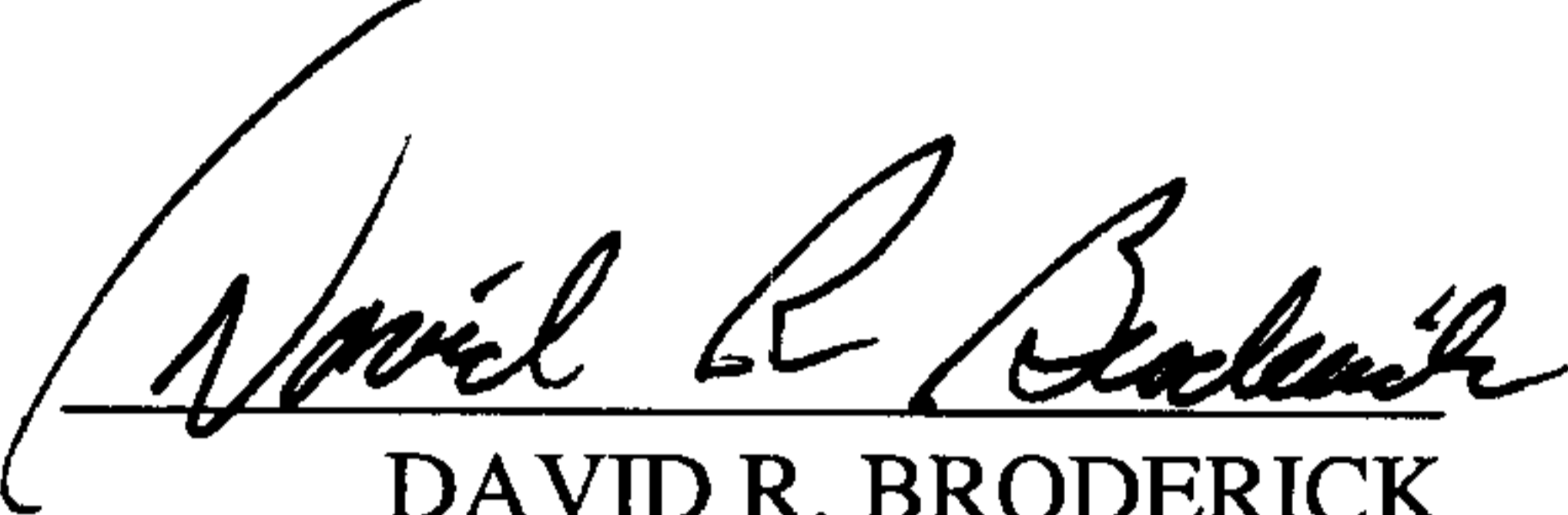
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. 50 FOOT BUILDING LINE AS SHOWN BY RECORDED MAP.
3. RESTRICTIONS OR COVENANTS RECORDED IN MISC. VOLUME 14, PAGE 536; MISC VOLUME 17, PAGE 550; MISC. VOLUME 34, PAGE 549 AND VOLUME 340, PAGE 984, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.
4. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO RECORDED IN VOLUME 127, PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
5. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN VOLUME 333, PAGE 512, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. AGREEMENT WITH ALABAMA POWER COMPANY RECORDED IN MISC. VOLUME 41, PAGE 817 AND MISC. VOLUME 41, PAGE 807, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$216,000.00 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, DAVID R. BRODERICK and DEBORAH K. BRODERICK, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of June, 2003.


DAVID R. BRODERICK

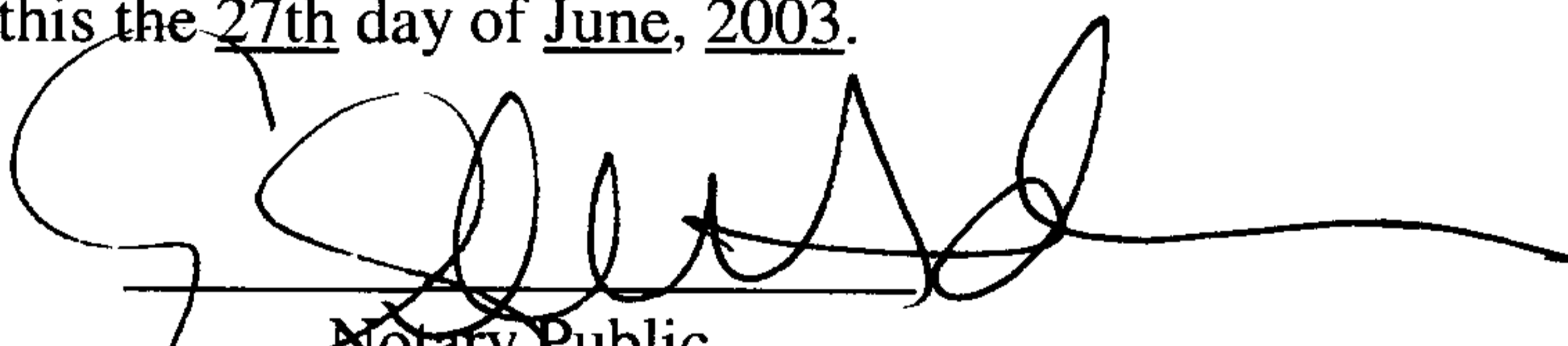

DEBORAH K. BRODERICK

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DAVID R. BRODERICK and DEBORAH K. BRODERICK, HUSBAND AND WIFE, 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 June, 2003.


Notary Public

My commission expires: 10-2-05