

This instrument was prepared by:

Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216

Send tax notice to:
Thomas A. Kloskowski
Cindy M. Kloskowski
1505 Morning Sun Drive
Birmingham, AL 35242

STATUTORY CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

THE STATE OF ALABAMA, JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of Ninety-five thousand five hundred and 00/100 (\$95,500.00) Dollars [of which amount \$88,313.62 is paid from the proceeds of a purchase money mortgage closed and recorded simultaneously herewith], in hand paid by Thomas A. Kloskowski and Cindy M. Kloskowski, to the undersigned grantor, Horizon Condominium Development, Inc, an Alabama corporation, the receipt whereof is hereby acknowledged, the said Horizon Condominium Development, Inc., an Alabama corporation, does by these presents, grant, bargain, sell and convey unto Thomas A. Kloskowski and Cindy M. Kloskowski, as joint tenants with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:

Unit 1505, in Horizon, a Condominium, as established by that certain Declaration of Condominium of Horizon, a Condominium, which is recorded in Instrument 2001-40927, to which Declaration of Condominium a plan is attached as Exhibit "A" thereto, said Plan being filed for record in Map Book 28, Page 141, in the Probate Office of Shelby County, Alabama, and to which said Declaration of Condominium the By-Laws of The Horizon Condominium Association, Inc. is attached as Exhibit "D", together with an undivided interest in the Common Elements assigned to said Unit, as shown in Exhibit "C" of said Declaration of Condominium of Horizon, a Condominium.

Subject to:

1. All rights of way, easements, covenants and restrictions of record.
2. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.

TO HAVE AND TO HOLD to said GRANTEE Thomas A. Kloskowski and Cindy M. Kloskowski, as joint tenants with right of survivorship, their heirs and assigns forever.
Given under my hand and seal on this November 25, 2003.

Horizon Condominium Development, Inc.

 (Seal)
Susan Hood, Secretary / Treasurer

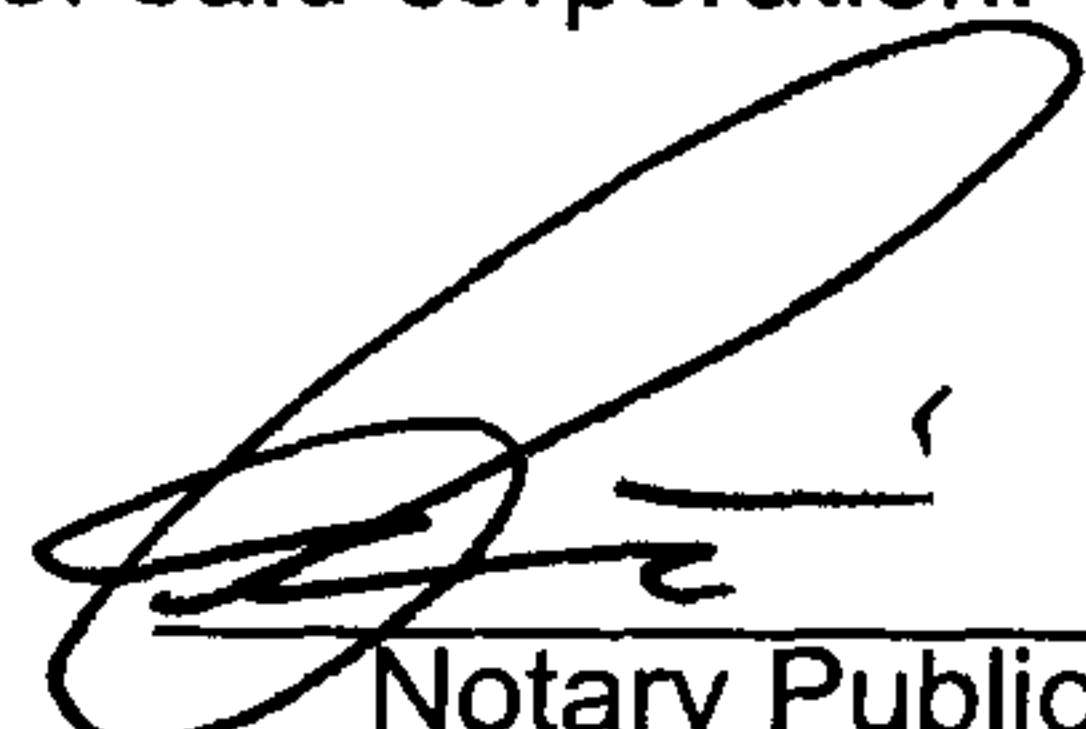
STATE OF ALABAMA
JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Susan Hood, Secretary / Treasurer of Horizon Condominium Development, Inc., an Alabama corporation, whose name(s) 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, she, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said corporation.

Given under my hand and official seal on November 25, 2003.

My Commission Expires: 4-6-04


Notary Public