

FORSYTH CO, NC 172 FEE: \$ 20.00
PRESENTED & RECORDED: 01/21/2003 11:52AM
DICKIE C. WOOD REGISTER OF DEEDS BY: THOMAS
NO TAXABLE CONSIDERATION

BK2315 P1195 - P1197

SPECIAL WARRANTY DEED

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Prepared by and after recordation return to:

Carey A. McAlister
Carruthers & Roth, P.A.
Post Office Box 540
Greensboro, North Carolina 27402
(Without title examination)

Excise Tax: No taxable consideration

NORTH CAROLINA

FORSYTH COUNTY

THIS DEED made this 7th day of January, 2003, by and between **MUNIR I. ZABANEH and ELAINE M. ZABANEH** (hereinafter referred to as "Grantor"), and the same **MUNIR I. ZABANEH and ELAINE M. ZABANEH**, as tenants in common and not as tenants by the entirety (hereinafter referred to as "Grantee"), whose address is 105 Ivorhing Court, Kernersville, North Carolina, 27284. The designation Grantor and Grantee, as used herein, shall include said parties, their heirs, successors and assigns, and shall include singular, plural, masculine, feminine or neuter, as required by context.

W I T N E S S E T H:

That the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple as tenants in common and not as tenants by the entirety, all that certain lot or parcel of land situated in Forsyth County, North Carolina and more particularly described as follows:

BEING KNOWN AND DESIGNATED as Lot Number 484, as shown on a recorded Plat entitled ABINGTON, SECTION 12-B said plat being recorded in Plat Book 38, page 100, in the Office of the Register of Deeds of Forsyth County, North Carolina, reference to which is hereby made for a more particular description.

See also Deed Book 2240, Page 1298, Forsyth County Register.

The purpose of this deed is to sever the tenancy by the entirety which formerly existed between the parties and vest title in the property in the Grantee as tenants in common. This conveyance shall not be deemed to create separate property as defined by N.C.G.S. Sec. 50-20 (b) (2); instead said property shall retain its status as marital property pursuant to N.C.G.S. Sec. 50-20(b) (1).

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple, as tenants in common and not as tenants by the entirety.

And the Grantor covenants with the Grantee, that the Grantor has done nothing to impair such title as Grantor received, and the Grantor will warrant and defend the title against the lawful claims of all persons claiming by, under or through the Grantor, except for exceptions hereinafter stated.

Title to the property hereinabove described is subject to the following exceptions:

Easements, rights-of-way, restrictions and other matters of record, if any, ad valorem taxes for the current year and to any outstanding deed of trust, lien or other encumbrance upon the above described property.

IN WITNESS WHEREOF, the Grantor has caused this instrument to be duly executed under seal the day and year first above written.

Munir I. Zabaneh (SEAL)
MUNIR I. ZABANEH

Elaine M. Zabaneh (SEAL)
ELAINE M. ZABANEH

* * * * *

STATE OF NORTH CAROLINA

COUNTY OF GUILFORD

I, M. Lynn Pound, a Notary Public, do hereby certify that MUNIR I. ZABANEH and ELAINE M. ZABANEH personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

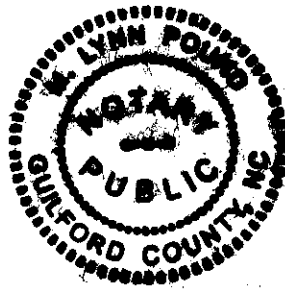
WITNESS my hand and official stamp or seal, this 7th day of January, 2003.

M. Lynn Pound
Notary Public

My commission expires:

7/25/2007

[SEAL]



STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

M. LYNN Pound ^{Notary}

is/are certified to be correct at the date of recordation shown on the first page hereof.

Dickie C. Wood, Register of Deeds by:

[Signature] ^{Deputy/Asst}