This instrument was prepared by

Courtney Mason & Associates PC 1904 Indian Lake Drive, Ste 100 Birmingham, Alabama 35244

.nst # 1996-00269

WARRANTY DEED

01/04/1996-00269 09:13 AM CERTIFIED

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MENBERUNTY JUDGE OF PROBATE OF PROBATE

That in consideration of ONE HUNDRED TWENTY ONE THOUSAND TWO HUNDRED FIFTY & NO/100---- (\$121,250.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, we Earl J. Marcel and wife, Jean B. Marcel (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Teresa G. Denard, a single individual (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 86, according to the Resurvey of Lots 86 and 87 of Chadwick, Sector 3, as recorded in Map Book 19 page 48, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$115,150.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 164 Chadwick Drive Helena, Alabama 35080

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

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 21st day of December, 1995.

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STATE OF ALABAMA SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State, hereby certify that Earl J. Marcel and wife, Jean B. Marcel whose names 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 beers date.

Given under my hand and official seal this wist day of December A.D., 1995

Notary Public

COURTNEY H. MACON, JR. MY COMMISSION LAW. RES 3/5/99