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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

TARSHA M. JONES
117 SUGAR HILL LANE
ALABASTER, AL 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THREE THOUSAND DOLLARS and 00/100 (\$103,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOE ROSE HOMEBUILDERS, INC. (herein referred to as GRANTORS) do grant, bargain, sell and convey unto TARSHA M. JONES, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 5, ACCORDING TO THE SURVEY OF SUGAR HILL TOWNHOMES, AS RECORDED IN MAP BOOK 28, PAGE 115, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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. BUILDING SETBACK LINE AS SHOWN BY MAP BOOK 28 PAGE 115.
3. EASEMENTS AS SHOWN BY MAP BOOK 28 PAGE 115.
4. RESTRICTIONS COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT RECORDED IN INST. NO. 2002-13034 IN THE PROBATE OFFICE.
5. TRANSMISSION LINE PERMIT(s) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT(S) RECORDED IN DEED 141 PAGE 508 IN THE PROBATE OFFICE.
6. RIGHT(S) OF WAY(S) GRANTED TO SOUTH CENTRAL BELL BY INSTRUMENT(s) RECORDED IN REAL 50 PAGE 795 IN THE PROBATE OFFICE.
7. RESTRICTIONS LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 28, PAGE 115 IN THE PROBATE OFFICE.
8. RIGHTS OF OWNERS OF PROPERTY ADJOINING PROPERTY IN AND TO THE JOINT OR COMMON RIGHTS IN BUILDING SITUATED ON SAID LOTS, SUCH RIGHTS INCLUDE BUT ARE NOT LIMITED TO ROOF, FOUNDATION, PARTY WALLS, WALKWAY AND ENTRANCE.

9. COVENANT RELEASING PREDECESSOR IN TITLE FROM ANY LIABILITY ARISING FROM SINKHOLES, LIMESTONE FORMATIONS, SOIL CONDITIONS OR ANY OTHER KNOWN OR UNKNOWN SURFACE OR SUBSURFACE CONDITIONS THAT MAY NOW OR HEREAFTER EXIST OR OCCUR OR CAUSE DAMAGE TO SUBJECT PROPERTY, AS SHOWN BY INSTRUMENT RECORDED IN INST. NO 2001-34997 AND MAP BOOK 28 PAGE 115 IN THE PROBATE OFFICE; THE POLICY WILL INSURE THAT ANY VIOLATION OF THIS COVENANT WILL NOT RESULT IN A FORFEITURE OR REVERSION OF TITLE.

\$101,408.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, 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 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, JOE ROSE HOMEBUILDERS, INC., have hereunto set his, her or their signature(s) and seal(s), this the 31st day of December, 2002.


JOE ROSE HOMEBUILDERS, INC.

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOE ROSE HOMEBUILDERS, INC., 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 31st day of December, 2002.



Notary Public

My commission expires: 9.29.06