THIS INSTRUMENT PREPARED BY: Courtney Mason & Associates, P.C. 1904 Indian Lake Drive, Suite 100 Birmingham, Alabama 35244 GRANTEE'S ADDRESS: Norma Morris 112 Cove Landing Calera, Alabama 35040

STATE OF ALABAMA

CORPORATION
GENERAL WARRANTY DEED

COUNTY OF SHELBY

200301210000036860 Pg 1/1 15.50 Shelby Cnty Judge of Probate, AL 01/21/2003 08:17:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Eighty-Two Thousand and 00/100 (\$82,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **Kencar Development, Inc., a corporation** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, **Norma Morris, a single individual,** (hereinafter referred to as GRANTEE), her heirs and assigns, the following described Real Estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 37, according to the Survey of Willow Cove, Phase 2, as recorded in Map Book 24, Page 49, in the Probate Office of Shelby County, Alabama.

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

\$77,900.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements unto the said GRANTEE, her heirs and assigns forever.

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTOR are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTOR will, and GRANTOR'S heirs, executors and administrators shall, warrant and defend the same to said GRANTEE, and GRANTEE'S heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its Vice President, Rayburn Carter who is authorized to execute this conveyance, hereto set his signature and seal this the 16th day of January, 2003.

Kencar Development, Inc.

By: Rayburn Carter, Vice President STATE OF ALABAMA

COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Rayburn Carter, whose name as Vice President of Kencar Development, Inc., a corporation, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 16th day of January, 2003.

NOTARY PUBLIC

My Commission Expires:

COURTNEY H MASON, JR.
MY COMMISSION EXPIRES MARCH 5, 2003