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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
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Birmingham, Alabama 35244

ANTHONY W. OXENDINE
697 WYNLAKE COVE
ALABASTER, AL 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY NINE THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$189,900.00) to the undersigned grantor, JOE ROSE HOMEBUILDERS, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto ANTHONY W. OXENDINE and CLARA F. OXENDINE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 137, ACCORDING TO THE SUBDIVISION PLAT MAP OF WYNLAKE, PHASE 4C, AS RECORDED IN MAP BOOK 29, PAGE 15, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND UNTIL OCTOBER 1, 2004.
2. DECLARATION OF PROTECTIVE COVENANTS RECORDED IN INST. #1995-30874 AND AMENDED COVENANTS RECORDED IN INST. #2002-857 IN PROBATE OFFICE.
3. DECLARATION OF MARKETING & CONVEYANCE COVENANTS RECORDED IN INST. #2002-2008, IN PROBATE OFFICE.
4. RELEASE OF DAMAGES AS CONTAINED IN DEED RECORDED AS INSTRUMENT #20020612000278000, IN PROBATE OFFICE.
5. 30 FOOT BUILDING SET BACK LINE FROM WYNLAKE COVE AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.

\$151,920.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, JOE ROSE HOMEBUILDERS, INC., by its PRESIDENT, JOE ROSE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 27th day of October, 2003.

JOE ROSE HOMEBUILDERS, INC.

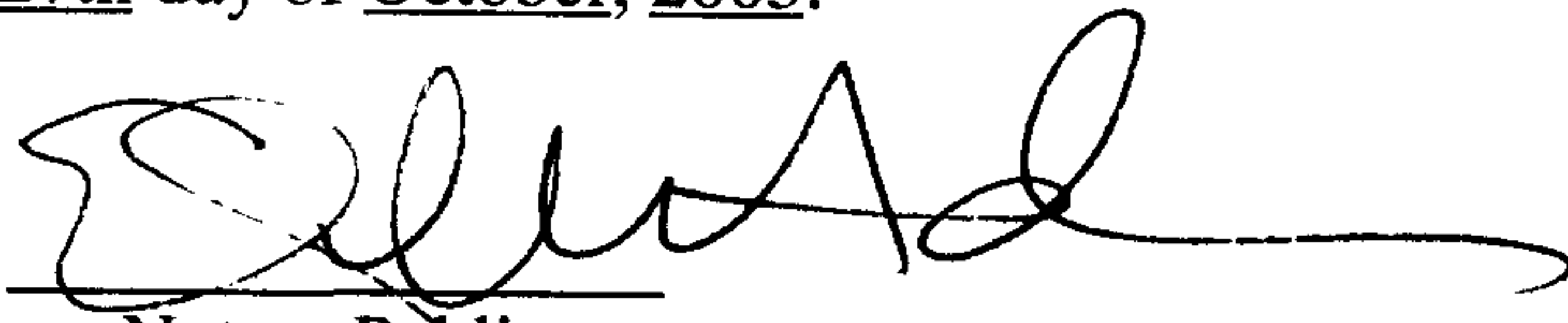
By: _____
JOE ROSE, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOE ROSE, whose name as PRESIDENT of JOE ROSE HOMEBUILDERS, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 27th day of October, 2003.



Notary Public

My commission expires: 10.27.03