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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
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

MILLCENT OSOO
179 HIDDEN COVE CIRCLE
PELHAM, AL 35124

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FOUR THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$104,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CATHERINE J. SHAFFER (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MILLCENT OSOO, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 15, ACCORDING TO THE SURVEY OF HIDDEN CREEK TOWNHOMES PHASE II, AS RECORDED IN MAP BOOK 28, PAGE 37, 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 PAYABLE UNTIL OCTOBER 1, 2004.
2. 15' BUILDING SETBACK LINE FROM HIDDEN CREEK COVE; 10' EASEMENT ON REAR AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS (PROVISIONS, IF ANY, BASED ON RACE, COLOR, RELIGION, OR NATIONAL ORIGIN ARE OMITTED) PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN INSTRUMENT # 1998-03074, AMENDED IN INSTRUMENT # 1998-03075; INSTRUMENT # 1998-03077 AND INSTRUMENT # 1999-1568, AMENDED IN INSTRUMENT # 1998-23229 AND AMENDED AND SUPPLEMENTED IN INSTRUMENT # 2000-8567 AND AMENDED IN INSTRUMENT # 2000-41083.
4. EASEMENT TO PLANTATION PIPE LINE AS RECORDED IN DEED BOOK 306, PAGE 416; DEED BOOK 252, PAGE 603 AND DEED BOOK 229, PAGE 335 AND DEED BOOK 112, PAGE 328.
5. RIGHT OF WAY TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 127, PAGE 375 AND DEED BOOK 216, PAGE 631.

\$104,900.00 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, CATHERINE J. SHAFFER, have hereunto set his, her or their signature(s) and seal(s), this the 30th day of December, 2003.

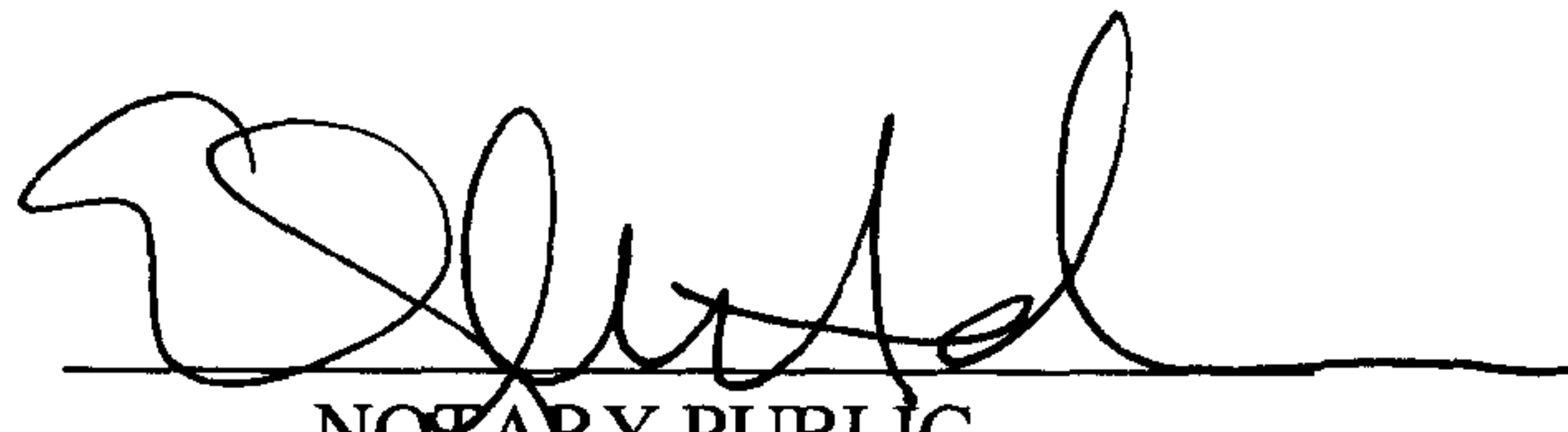
*Catherine J. Shaffer, by and through
her attorney in fact, Cindy Kirksey*

CATHERINE J. SHAFFER,
BY AND THROUGH HER
ATTORNEY IN FACT, CINDY
KIRKSEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said State of Alabama at Large, hereby certify that, CINDY KIRKSEY whose name as Attorney in Fact for CATHERINE J. SHAFFER, is signed to the foregoing instrument and who is known to me, acknowledged before me on this date that, being informed of the instrument, she, in her capacity as such Attorney in Fact, and with full authority executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 30TH DAY OF DECEMBER, 2003.



NOTARY PUBLIC
MY COMMISSION EXPIRES: 10.2.05