


**SEND TAX NOTICES TO:
EDNA M. RICH
4561 GUILFORD CIRCLE
BIRMINGHAM, AL 35242**


20050125000037540 Pg 1/1 25.50
Shelby Cnty Judge of Probate, AL
01/25/2005 10:55:00 FILED/CERTIFIED

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Forty-Three Thousand and no/100 Dollars (\$143,000.00) and other good and valuable consideration to the undersigned grantor, in hand paid by the grantee herein, the receipt of which is hereby acknowledged **SCOTT P. LOWER and wife, TONYA M. LOWER, by Scott P. Lower, her Attorney in Fact**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto **EDNA M. RICH**, (herein referred to as "Grantee"), their interest in the following described real estate situated in Shelby County, Alabama, to wit:

Lot 112, according to the Final Record Plat of Greystone Farms, Phase 1, as recorded in Map Book 20, Page 105, in the Probate Office of Shelby County, Alabama.

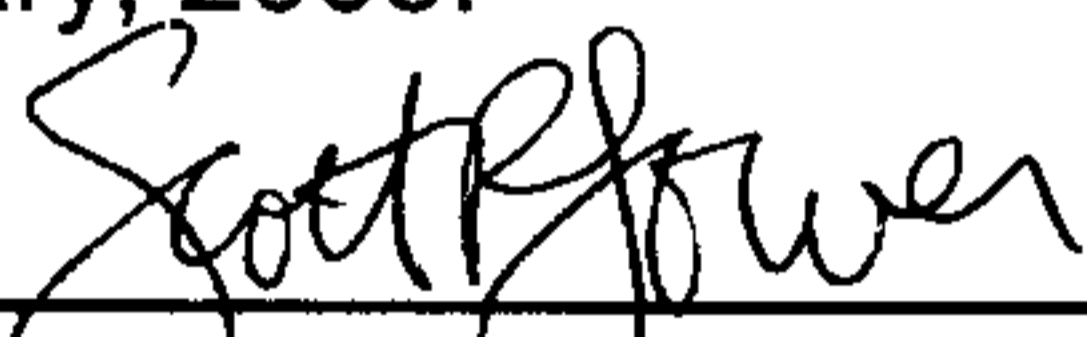
Subject to all easements, restrictions, covenants, rights of way of record; taxes not yet due and payable.

\$128,700.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantee, its successors and assigns forever.

AND THE GRANTOR does for their heirs, executors, successors and assigns, covenant with said Grantee, her heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that it is free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and their heirs, executors, successors and assigns shall warrant and defend same to said Grantee, her heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 21st day of January, 2005.



(GRANTOR) Scott P. Lower

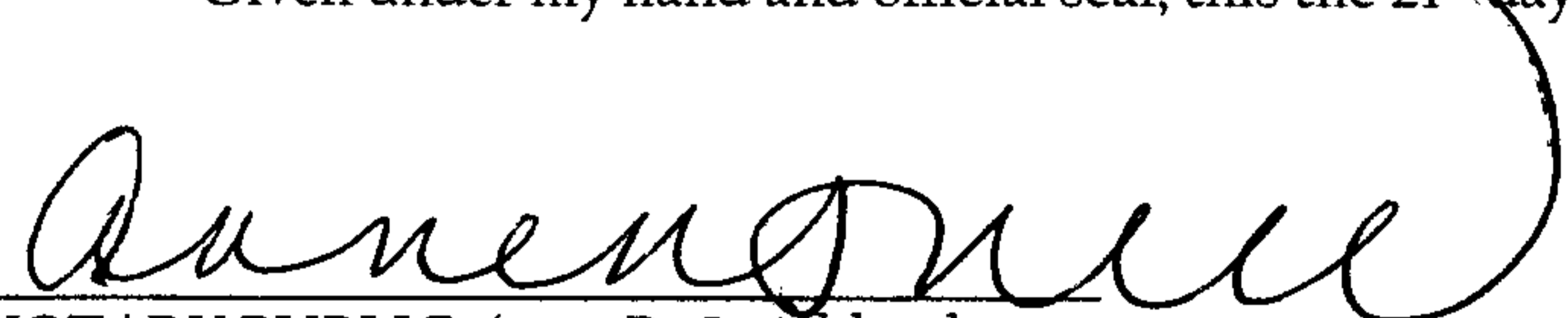


(GRANTOR) Tonya M. Lower

By Scott P. Lower, her Attorney in Fact
By SCOTT P. LOWER, HER ATTORNEY IN FACT
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby state that Scott P. Lower and Tonya M. Lower by Scott P. Lower, her Attorney in Fact, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same voluntarily in both his individual and his representative capacity on the day the same bears date.

Given under my hand and official seal, this the 21st day of January, 2005.



NOTARY PUBLIC-Anne R. Strickland
My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244

ANNE R. STRICKLAND
ATTORNEY AT LAW
5330 STADIUM TRACE PKWY STE. 250
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