

Send tax notice to:

Rita B. Forrest
948 McAllister Drive
Calera, AL 35040

This instrument prepared by:

Stewart & Associates, P.C.
3595 Grandview Pkwy, #345
Birmingham, Alabama 35243

BHM 0502388

STATE OF ALABAMA
Shelby COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Thirty Nine Thousand Nine Hundred and 00/100 Dollars (\$139,900.00) in hand paid to the undersigned, J. Kyle Cotton and Heather L. Cotton, Husband and Wife (hereinafter referred to as "Grantor") by Rita B. Forrest (hereinafter referred to as Grantee"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantee, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 249, according to the Survey of Savannah Pointe, Sector II, Phase I, as recorded in Map Book 25, Page 115, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 01, 2005 AND THEREAFTER.
BUILDING AND SETBACK LINES, RESTRICTIONS, COVENANTS AND
CONDITIONS OF RECORD.

\$90,000.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF
A MORTGAGE LOAN.

The Grantor does for himself, his heirs and assigns, covenant with Grantee, his heirs, executors, administrators and assigns, that it is lawfully seized in fee simple of said premises; that he is free from all encumbrances except as noted above; that he has a good right to sell and convey the same as aforesaid; and that he will, and his heirs, executors, administrators shall warrant and defend the same to the said grantee, their heirs and assigns forever against the lawful claims of all persons.


TO HAVE AND TO HOLD to Grantee, her/his heirs, executors, administrators
and assigns forever.

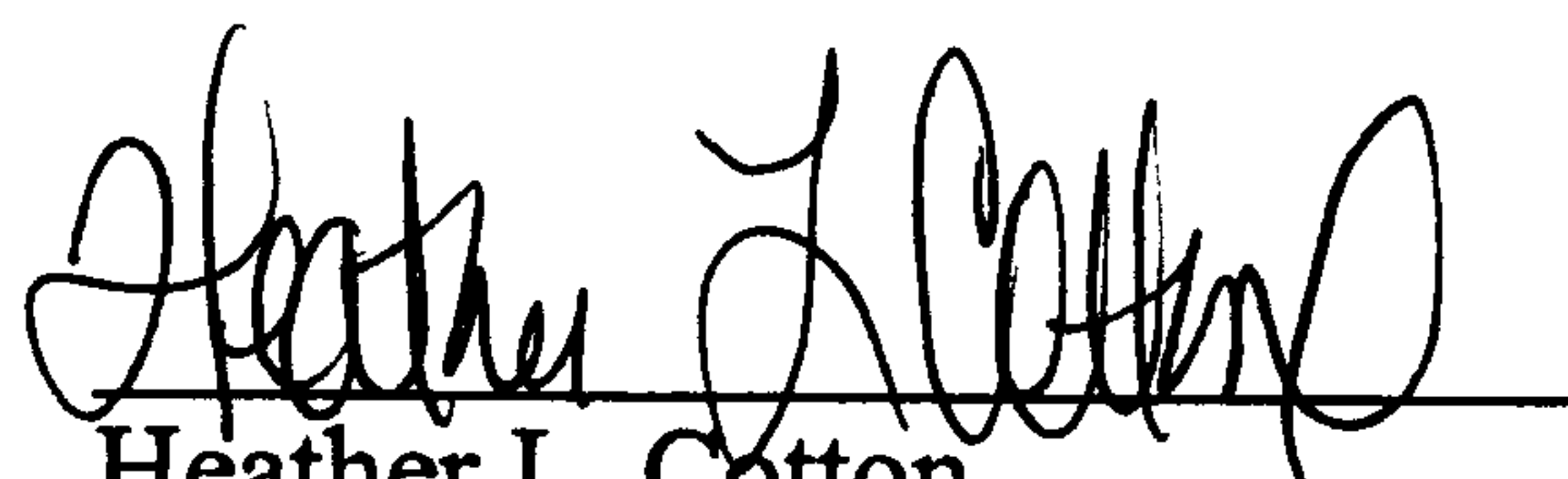
Shelby County, AL 05/12/2005
State of Alabama

Deed Tax: \$50.00

Rel. Inc.

IN WITNESS WHEREOF, Grantor has set his/her signature and seal on this the
30th day of March, 2005


J. Kyle Cotton



Heather L. Cotton

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that J. Kyle Cotton and Heather L. Cotton, Husband and Wife, 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 the said instrument, they executed the
same voluntarily on the day the same bears date.

Given under my hand and official seal this the 30th day of March, 2005.




Notary Public
Print Name: Kimberly D. Hawkins
Commission Expires: 1/8/07