

Warranty Deed

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of Seventy-Five Thousand Dollars (\$75,000) the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, **Antwan Garnem and Zmorrod Garnem**, **husband and wife** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **Kenneth Cathey** (herein referred to as grantee, whether one or more), the following described real estate, situated in **Shelby** County, Alabama, to-wit:

Lot 3, according to the Survey of Ripple Creek Estates, Phase I, as recorded in Map Book 13, Page 24, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, reservations, provisions, covenants, building set-back lines and rights of way of record.

*The above consideration is being paid two purchase money mortgages filed simultaneous herewith.

To Have and to Hold to the said grantee, 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 said grantee, 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

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In Witness Whereof, I (we) have hereunto set my (o	ur) hand(s) and seal(s) this	
23rd day of January		
Antwan Garnem		(Seal)
Zmorrod Farnem Zmorrod Garnem		(Seal)
STATE OF ALABAMA COUNTY OF Je fferson		
I, Graga County in said State, hereby certify that Antwan Ganame(s) is/are signed as to the foregoing conveyance acknowledged before me on this day that, being info he/she/they executed the same voluntarily on the day	e, and who is/are known to remed of the contents of the	nem whose ne.
Given under my hand this 23rd day of Jan	uary	2006.
Notary Public My Commission Expires: 10-6-2007	THE STATE OF A DAY OF	
Send Tax Notice To: Kenneth Cathey 15 Meredith Way Montevallo, AL 35115	PUBLIC ALABAMA MY COMMISSION EXPIRES 10/06/2007	