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THIS INSTRUMENT PREPARED BY:
James J. Odom, Jr.
P.O. Box 11244
Birmingham, AL 35202-1244

SEND TAX NOTICE TO:
Michael and Marcia Allen
101 Forest Ridge Road
Maylene, AL 35114

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT in consideration of Twenty-five Thousand, Nine Hundred and No/100 (\$25,900.00) Dollars to the undersigned grantor, WINDY OAKS (hereinafter sometimes referred to as "Grantor"), an Alabama Partnership composed of Shelby Homes, Inc. and Roy Martin Construction, Inc., in hand paid by Michael R. Allen and Marcia J. Allen (hereinafter sometimes referred to as "Grantees"), the receipt whereof is hereby acknowledged, Grantor does by these presents, grant, bargain, sell and convey unto Grantees, as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 13, according to the survey of Windy Oaks, Phase 3, as recorded in Map Book 15, Page 113, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Current taxes; (2) Building setback line(s) and public utility easement(s) as shown by recorded plat; (3) Restrictions, covenants and conditions as set out in instrument recorded in Book 383, Page 871, in Probate Office; (4) Right of Way granted to Shelby County by instrument recorded in Deed Book 245, Page 272, in Probate Office.

\$15,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the Grantees as joint tenants, with right of survivorship, their heirs and assigns forever; it is the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or

First Ala Bank

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terminated during the joint lives of the Grantees herein) in the event one of the Grantees herein survives the other, the entire interest in fee simple shall pass to the survivor, and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And Grantor does for itself, its successors and assigns, covenant with the Grantees, their heirs and assigns, that it is lawfully seized in fee simple of the premises; that the premises are free from all encumbrances, except as noted above; that it has a good right to sell and convey the premises as aforesaid; that it will, and its successors and assigns shall, warrant and defend the same to the Grantees, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on this the 29th day of January, 1992.

WITNESSES:

WINDY OAKS, AN ALABAMA PARTNERSHIP

By: SHELBY HOMES, INC.
(PARTNER)

By: Reid Long
Reid Long, As its President

By: ROY MARTIN CONSTRUCTION, INC.
(PARTNER)

By: Roy L. Martin
Roy L. Martin
As its President

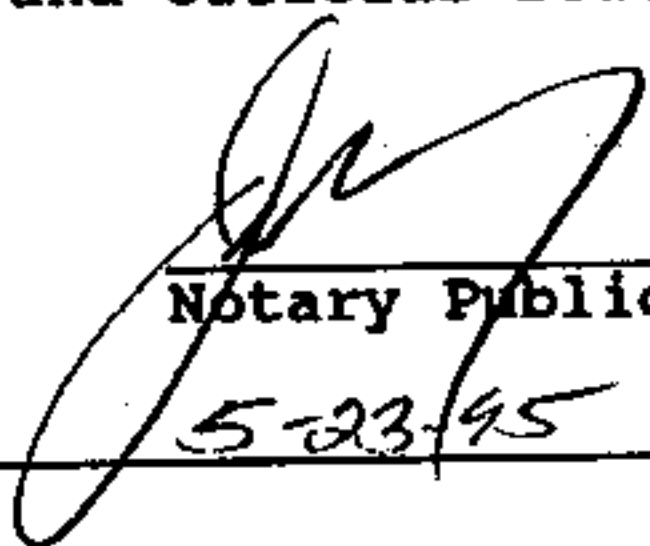
STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Reid Long, whose name as President of Shelby Homes, Inc., a corporation, as Partner of Windy Oaks, an Alabama Partnership, 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, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as Partner as aforesaid.

Given under my hand and official seal, this the 29th day of January, 1992.



Notary Public

My commission expires: _____

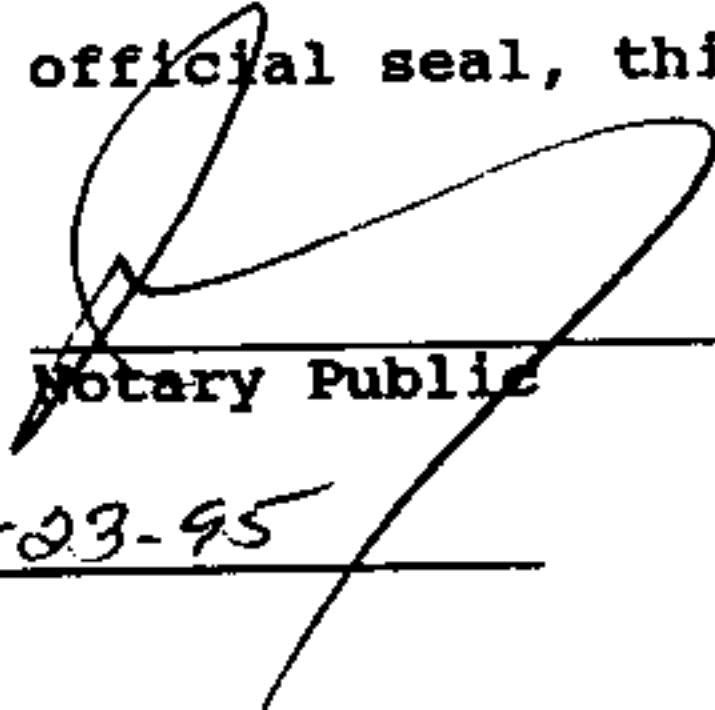
5-23-95

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Roy L. Martin, whose name as President of Roy Martin Construction, Inc., a corporation, as Partner of Windy Oaks, an Alabama Partnership, 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, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as Partner as aforesaid.

Given under my hand and official seal, this the 29th day of January, 1992.



Notary Public

My commission expires: _____

5-23-95

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

92 FEB -5 AM 8:53

JUDGE OF PROBATE

1. Deed Tax	\$ 11.00
2. Mtg. Lx	\$ 7.50
3. Recording Fee	\$ 3.00
4. Indexing Fee	\$ 1.00
5. No Tax Fee	\$ 1.00
6. Certified Fee	\$ 22.50
Total	\$ 46.00