

THIS INSTRUMENT PREPARED BY:
R. Shan Paden
Paden & Harris
100 Concourse Parkway Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:
Annie Mae Armstrong
103 Meadowgreen Lane
Montevallo, AL 35115

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that in consideration of FIFTY-THREE THOUSAND EIGHT HUNDRED AND NO/100ths (\$53,800.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, DAVIS EDWIN RAMSEY, JR. and BARBARA J. RAMSEY, husband and wife, and JOAN K. BIGHAM, formerly known as Joan K. Ramsey, a married woman (herein referred to as GRANTOR, whether one or more), grant, bargain, sell and convey unto ANNIE MAE ARMSTRONG (herein referred to as GRANTEE, whether one or more), the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 12, according to the survey of Meadowgreen Subdivision, as recorded in Map Book 6, Page 59 in the Office of the Judge of Probate of Shelby County, Alabama.

\$16,800.00 of the consideration paid herein was derived from a mortgage loan closed simultaneously herewith.

This property does not constitute the homestead of Joan K. Bigham, nor her spouse.

SUBJECT TO:

1. Ad valorem taxes for the year 1993; which said taxes are a lien but not due and payable until October 1, 1993.
2. Public utility easements as shown by recorded plat, including a 7.5 foot easement on the rear of said lot.
3. Transmission line permit to Alabama Power Company as shown by instrument recorded in Deed Book 87, Page 277 and Deed Book 136, Page 335.
4. Permit granted to South Central Bell Company

07/08/1993-19933
10:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
51.50
003 MCD

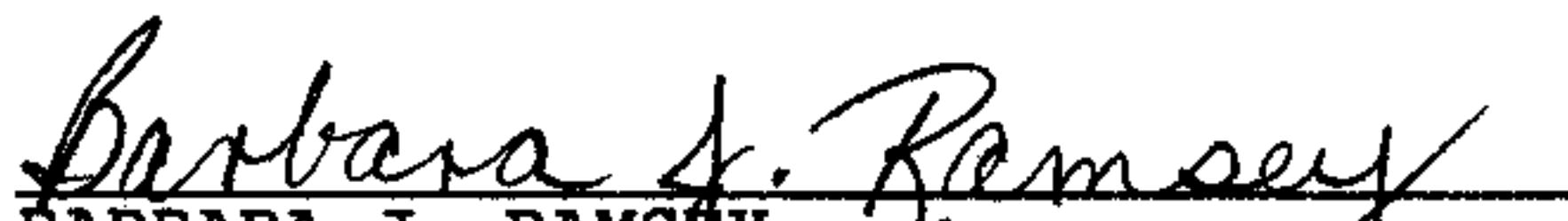
- by instrument recorded in Deed Book 298, Page 288.
5. Right of way granted to Alabama Power Company by instruments recorded in Deed Book 301, Page 435.
 6. Easement to Alabama Power Company as shown by instrument recorded in Deed Book 295, Page 609.
 7. Agreement with Alabama Power Company as to underground cables recorded in Misc. Book 12, Page 766 and covenants pertaining thereto recorded in Misc. Book 13, Page 210.
 8. Restrictions, covenants and conditions as set out in instruments recorded in Deed Book 294, Page 709 and Misc. Book 14, Page 819.

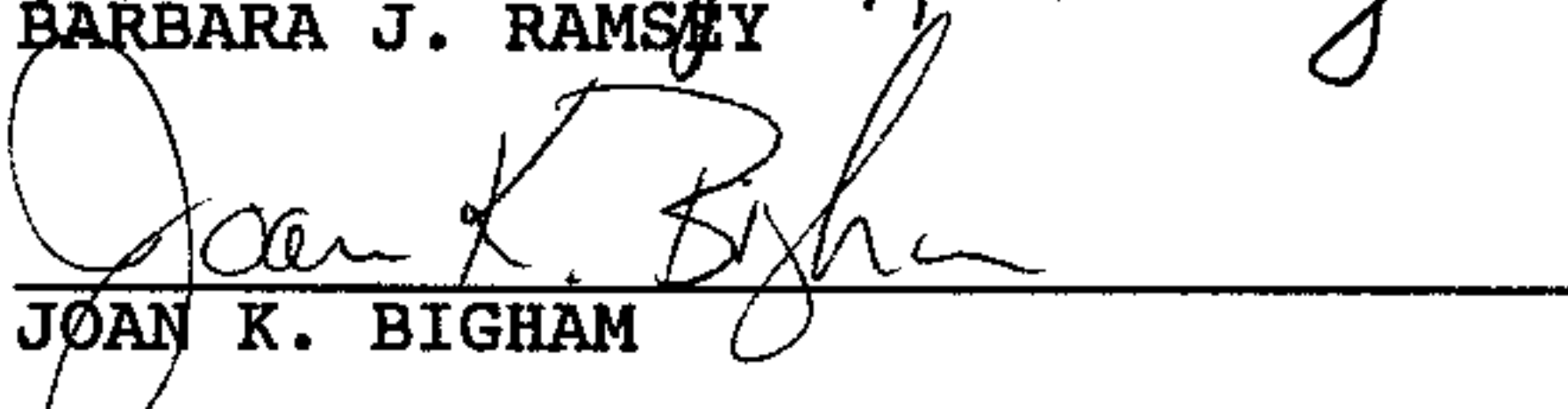
TO HAVE AND TO HOLD to the said GRANTEE, his, her or their heirs and assigns forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE, his 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 GRANTEE, his heirs and assigns forever, against all the lawful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 22nd day of June, 1993.


DAVIS EDWIN RAMSEY, JR.


BARBARA J. RAMSEY


JOAN K. BIGHAM

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for the State of Alabama hereby certify that DAVIS EDWIN RAMSEY, JR. and BARBARA J. RAMSEY, whose name(s) are/is signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 23rd day of June, 1993.



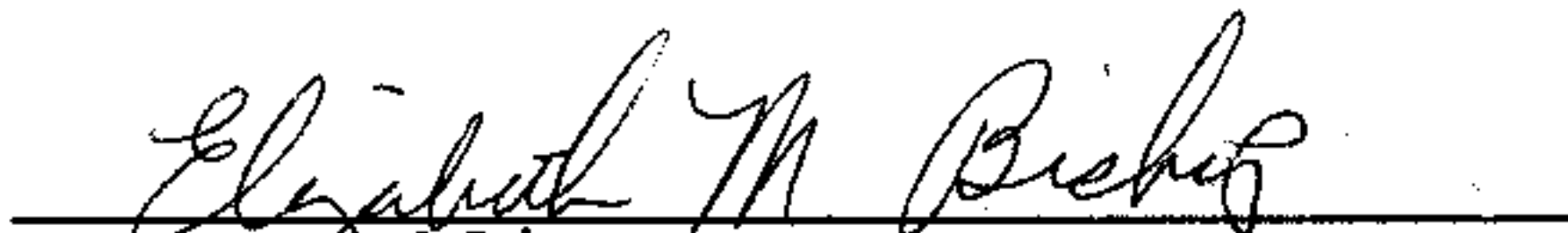
Notary Public

My commission expires: 7/16/94

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for the State of Alabama hereby certify that JOAN K. BIGHAM, formerly known as Joan K. Ramsey, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this ²³22nd day of June, 1993.



Notary Public

My commission expires: June 26, 1993

Inst # 1993-19933

07/08/1993-19933
10:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 51.50