

This instrument was prepared by:
Mary Lynn Campisi
3017 Pump House Road
Birmingham, AL 35243

Send Tax Notice to:
Delesha M. Watts
4850 Riverwood Place
Birmingham, AL 35242

WARRANTY DEED

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY FIVE THOUSAND AND NO/100-----
(\$85,000.00) Dollars to the undersigned grantors in hand paid by
the grantees herein, the receipt whereof is acknowledged, we,
RICHARD N. MONTGOMERY AND SHERYL LYNN MONTGOMERY, husband and wife
(herein referred to as grantors) do grant, bargain, sell and convey
unto **DELESHA M. WATTS**, (herein referred to as GRANTEES) following
described real estate situated in Shelby County, Alabama, to-wit:

Lot C, Block 2, according to the Survey of Riverwood, First
Sector, as recorded in Map Book 8, page 49 in the Probate
Office of Shelby County, Alabama; being situated in Shelby
County, Alabama. Mineral and mining rights excepted.

Together with an undivided 1/106's interest in the common area
as set forth in the Declarations recorded in Misc. Book 39,
page 880 in said Probate Office.

\$84,867.00 of the consideration stated hereinabove was paid
from the proceeds of a mortgage loan of even date and closed
simultaneously herewith.

Subject to ad valorem taxes for 1995 and subsequent years, said
taxes being a lien but not due and payable until October 1,
1995.

Subject to restrictions, building lines, easements, agreement
and right of ways as same are filed of record.

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

And we do for ourselves and for our heirs, executors and
administrators covenant with the said GRANTEES, their heirs and
assigns, that we are lawfully seized in fee simple of said
premises; that they are free from all encumbrances unless otherwise
noted above; that we have a good right to sell and convey the same
as aforesaid; that we will and our heirs, executors and
administrators shall warrant and defend the same to the said
GRANTEES, their heirs and assigns forever, against the lawful
claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals,
this 11th day of January, 1995.

Richard N. Montgomery
RICHARD N. MONTGOMERY

SHERYL LYNN MONTGOMERY

BY: Richard N. Montgomery ATTORNEY IN
FACT FOR SHERYL LYNN
RICHARD N. MONTGOMERY, ATTORNEY IN
FACT FOR SHERYL LYNN MONTGOMERY

Inst # 1995-01596

01/19/1995-01596
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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.30

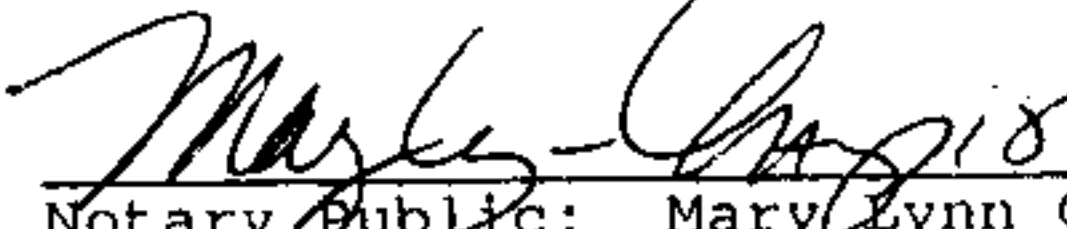
Inst # 1995-01596

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Richard N. Montgomery 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 he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th day of January, 1995


Notary Public: Mary Lynn Campisi
My Commission Expires: 06-16-95

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Richard N. Montgomery, Attorney-in-Fact for Sheryl Lynn Montgomery, a married woman, whose name is signed to the foregoing conveyance in his capacity as such Attorney-in-Fact and with full authority, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th day of January, 1995.


Notary Public: Mary Lynn Campisi
My Commission Expires: 06-16-95

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01/19/1995-01596
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