STATE OF ALABAMA)

COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, Magnolia Federal Bank for Savings, hereinafter called the Grantor, in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00), cash, and other good and valuable considerations to said Grantor in hand paid by Kenneth W. Richardson and Tonya Richardson, hereinafter called the Grantees, the receipt of which is hereby acknowledged by the Grantor, does hereby, subject to the matters and things hereinafter set forth, grant, bargain, sell and convey unto the Grantees, jointly during the period or term they both survive, and upon the death of either of them, to the survivor of them, all that real property situate, lying and being in the County of Shelby, State of Alabama, described as follows, to-wit:

Commence at the Southwest corner of Block 144, of Dustan's Map of Calera, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, and run thence northerly along the East line of the Louisville and Nashville Railroad right of way a distance of 300.0 feet to the point of beginning of the property being described; thence continuing last described course a distance of 150.0 feet to a point; thence turn an angle of 90 degrees 28 minutes 15 seconds to the right and run easterly a distance of 95.0 feet to a point; thence turn an angle of 89 degrees 31 minutes 45 seconds to the right and run southerly a distance of 150.0 feet to a point; thence turn and angle of 90 degrees 28 minutes 15 seconds right and run westerly a distance of 95.0 feet to the point of beginning; being situated in Shelby County, Alabama;

This conveyance is made subject to the following:

- 1. Excepting therefrom such oil, gas and other minerals in, on and under said real property, together with all rights in connection therewith, as have previously been reserved by or conveyed to others than the grantor.
- 2. Less and except any part of subject property lying within the right of way of a public road.
- 3. Right of way granted to Alabama Power Company by instrument(s) recorded in Real Volume 133, Page 608.

TOGETHER with all and singular the rights, privileges, tenements, hereditaments, members and appurtenances thereunto belonging or in anywise appertaining;

TO HAVE AND TO HOLD the same unto the said Grantees, jointly during the period or term they both survive, and upon the death of either of them, to the survivor of them, forever.

MAGNOLIA FEDERAL BANK FOR SAVINGS makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Magnolia Federal Bank for Savings, but on their own judgment.

IN WITNESS WHEREOF, the said Granter has hereunto set his/her hand and seal on this the 31st day of January . 1995.6

Magnolia Federal Bank for Savings

Its: President

(SEAL)

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02/22/1996-05717 09:35 AM CERTIFIED SHELDY COUNTY JUNE OF PRODUCE 002 NO 12.00

STATE OF MISSISSIPPI)

COUNTY OF FORREST)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Lou Ann Poynter, whose name as President of Magnolia Federal Bank for Savings is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he/she executed the same voluntarily for and on behalf of said corporation, and with full authority on the day the same bears date.

Given under my hand and official seal this the 31st day of January, 1998.

NOTARY PUBLIC - Doar My Commission Expires: My Commission Deplies October 20, 1000

(NOTARIAL SEAL)

Grantee's Address:

P. 0 Box 162 Calera, AL 35040

THIS INSTRUMENT PREPARED BY: Ferrell S. Anders HAMILTON, BUTLER, RIDDICK, TARLTON & SULLIVAN, P.C. One Maison, Suite 303 3800 Airport Boulevard Mobile, Alabama 36608 (334) 344-0880

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