My Commission Expires:

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This form furnished by: Cahaba Title, Inc. FAX 988-5905 FAX 833-1577 Send Tax Notice to: Tkls instrument was prepared by: ROBERT ROWELL Holliman, Shockley & Kelly (Namc) __ (Name) _ 124 St. Charles Drive (Address) 2491 Pelham Parkway (Address) _ Helena, AL 35080 Pelham, AL 35124 WARRANTY DEED STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS, COUNTY SHELBY That in consideration of One Hundred Three Thousand and no/100----to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt of which is hereby acknowledged, I or we, J. DENNIS SIMS d/b/a JDS HOMES (herein referred to as grantor, whether one or more), do grant, bargain, sell and convey unto ROBERT ROWELL (herein referred to as grantee, whether one or more), the following described real estate, situated in County, Alabama, to-wit: SHELBY Lot 19, according to the survey of St. Charles Place, Phase Three, Sector One, as recorded in Map Book 21, page 4, in the Probate Office of Shelby County, Alabama. SUBJECT TO: (1) Taxes for the year 1996 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any. of the purchase price is being paid by the proceeds of a first \$ 82,400.00 mortgage loan executed and recorded simultaneously herewith. Inst # 1996-21973 07/09/1996-21973 12:08 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 29.50 001 MEL TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs, or its successors 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, or its auccessors 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 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, or its successors and assigns forever, against the lawful claims of all persons. IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and scal(s) this ____ 24th day of June (Scal) DENNIS SIMS d/b/a JDS HOMES (Scal) (Scal) (Scal) (Scal) STATE OF ALABAMA **General Acknowledgment** SHELBY the undersigned authority a Notary Public in and for said County, in said State, hereby certify that J. DENNIS SIMS d/b/a JDS HOMES _____, whose name(s) 1s _____ 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 executed the same voluntarily on the day the same bears date.... Given under my hand and official scal, this __24th ____ day of ____

Notary Public