

This instrument was prepared by:

(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:

(Name) David Panzarella
(Address) 308 St. Charles Way
Helena, AL 35080**WARRANTY DEED**

STATE OF ALABAMA

Shelby

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Eight Thousand Two Hundred Twenty Five & No/100----- DOLLARS 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
David Panzarella(herein referred to as grantee, whether one or more), the following described real estate, situated in
Shelby County, Alabama, to-wit:

Lot 44, according to the Survey of St. Charles Place, Phase Three, Sector Three, as recorded in Map Book 22, Page 2, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 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.

\$ 91,900.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-07865

Inst # 1997-07865

03/13/1997-07865
01:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCO 25.00

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 successors 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 seal(s) this 10th
day of March, 19 97.

(Seal)

(Seal)

(Seal)

(Seal)

J. Dennis Sims (Seal)
d/b/a JDS Homes (Seal)

(Seal)

STATE OF ALABAMA

Shelby

County }

General Acknowledgment

I, 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) 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 10th day of March, 19 97.NOTARY PUBLIC STATE OF ALABAMA AT LARGE
My Commission Expires: MARCH 12, 1997

Notary Public