

This instrument was prepared by:

(Name) Larry L. Halcomb
(Address) 3512 Old Montgomery Highway
Birmingham, Alabama 35209

Send Tax Notice To: La Verne E. Rikard
149 Lake Terrace
Alabaster, Alabama 35007
address

WARRANTY DEED-

STATE OF ALABAMA }
Shelby COUNTY } KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Six Thousand and No/100 (106,000.00)

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I
or we, Kenneth W. Napoli and Wife, Christina S. Napoli

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto

La Verne E. Rikard

(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama,
to-wit:

Lot 24, according to the Survey of Lake Terrace, as recorded in Map Book 19,
page 153, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 1997.

Subject to items on attached Exhibit "A".

The grantors make no warranty of title as to minerals and mining rights.

Inst # 1997-10820

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09:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 67.00

\$ 50,000.00 of the purchase price was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

TO HAVE AND 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 GRANTEES,
their 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 GRANTEES, their heirs and assigns forever, against
the lawful claims of all person.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal (s), this 31st
day of March, 19 97

_____(Seal)
_____(Seal)
_____(Seal)

Kenneth W. Napoli (Seal)
Christina S. Napoli (Seal)
_____(Seal)

STATE OF ALABAMA }
JEFFERSON COUNTY }

General Acknowledgment

I, Larry L. Halcomb a Notary Public in and for the said County, in said State, hereby certify that
Kenneth W. Napoli and Wife, Christina S. Napoli
whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hands and official seal this 31st day of March, A.D., 19 97

Larry L. Halcomb Notary Public

My Commission Expires:
January 23, 1998

EXHIBIT "A"

20 foot building line, as shown by recorded Map.

15 foot Easement on rear, as shown by recorded Map.

7.5 foot Easement on northeast, as shown by recorded Map.

Restrictions as shown by recorded Map.

Right of Way granted to Alabama Power Company by instrument recorded in Volume 127, page 412, Volume 134, page 75, Volume 205, page 38 and Misc. Volume 2, page 768, in the Probate Office of Shelby County, Alabama.

Right of way to Alabama Power Company and Southern Bell Telephone and Telegraph Company as recorded in Volume 277, page 549, in the Probate Office of Shelby County, Alabama.

Restrictions regarding Alabama Power Company recorded in Misc. Volume 2, page 468, in the Probate Office of Shelby County, Alabama.

Restrictions or Covenants recorded in Instrument 1995-12131, in the Probate Office of Shelby County, Alabama, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

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