

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of
\$ 95,490.00 paid by

Tracey C. Kell, a single person
to R. Wilkins Construction, Inc. (hereinafter
called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and
convey unto the said Tracey C. Kell
(hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate
lying and being situated in SHELBY County, Alabama, to-wit:

Lot 71, according to the Survey of Wyndham-Wilkerson Sector, as recorded
in Map Book 22, page 143, in the Probate Office of Shelby County, Alabama.

Address of the Property: 1044 Wyndham Lane
Helena, AL 35080

Described property is to be the homestead of Grantee.

Subject to taxes for the year 1998 and subsequent years, easements, restrictions, reservations,
rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

0.00 of the purchase price is being paid by the proceeds of a first mortgage
loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the
undersigned, express or implied, except that there are no liens or encumbrances outstanding against the
premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein,
and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or
obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned
expressly limits its liability hereunder to the property now or hereafter held by it in the representative
capacity named.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 14
day of November, 1997.

Roger Wilkins
Grantor

Index # 1997-37326

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify
that Roger Wilkins, President- R. Wilkins Construction, Inc., whose
name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me
on this day that, being informed of the contents of the conveyance, he/she as such officer and with full
authority, executed the same voluntarily.

Given under my hand and official seal this 14 day of NOV, 1997.

[Signature]
Notary Public

Commission Expires: 11/15/00

THIS INSTRUMENT PREPARED BY:
Kevin K. Hays, Attorney at Law
200 Canyon Park Drive
Pelham, Alabama 35124

SEND TAX NOTICES TO:
Tracey C. Kell
1044 Wyndham Lane
Helena, AL 35080

11/17/1997-37326
09:36 AM CERTIFIED
JULY 15 1997