

This instrument was prepared by:
D. Wade Ramsey, Esquire
Acres & Ramsey, L.L.C.
300 Office Park Drive, Suite 309
Birmingham, Alabama 35223

Send Tax Notice To:
Elizabeth L. Bell
421 Chase Plantation Pkwy
Birmingham, Alabama 35244

WARRANTY DEED

STATE OF ALABAMA)
) KNOW ALL MEN BY THESE PRESENTS:
JEFFERSON COUNTY)

That in consideration of One Hundred Twenty Eight Thousand Nine Hundred Dollars and 00/100-----(\$128,900.00) Dollars to the undersigned Grantors in hand paid by the grantee herein, the receipt whereof is acknowledged, I/we, **WAYNE H. LOWERY, JR. and LISA LOWERY**, husband and wife, (herein referred to as GRANTOR(S)) do grant, bargain, sell and convey unto **ELIZABETH L. BELL**, an unmarried woman, (herein referred to as GRANTEE(S)) in fee simple, the following described real estate situated in SHELBY County, Alabama, to-wit:

Lot 21, according to the Survey of Chase Plantation, 4th Sector, as recorded in Map Book 9, page 156 A & B, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted.

PARCEL ID#11-7-26-0-001-055.063

SUBJECT TO:

1. \$122,455.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneous herewith.
2. Taxes for the year 1998 and subsequent years.
3. Easements, or claims of easements, not shown by the public records.
4. 10 foot easement along the rear lot line and an easement for ingress and egress and public utilities across center portion of said lot as shown on recorded map.
5. Restrictions appearing of record in Real Volume 66, page 616; Misc. 14, page 536; Misc. 17, page 550; Misc. 34, page 549; and Book 46, page 161.
6. Right-of-way granted Alabama Power Company recorded in Book 65, page 1.
7. Agreement with Alabama Power Company for residential utility distribution as recorded in Book 69, page 455.
8. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Volume 127, page 140.
9. Right of owners of adjoining property in and to the joint or common rights in building situated on said lots, such rights include, but are not limited to roof, foundation, party walls, walkway and entrance.

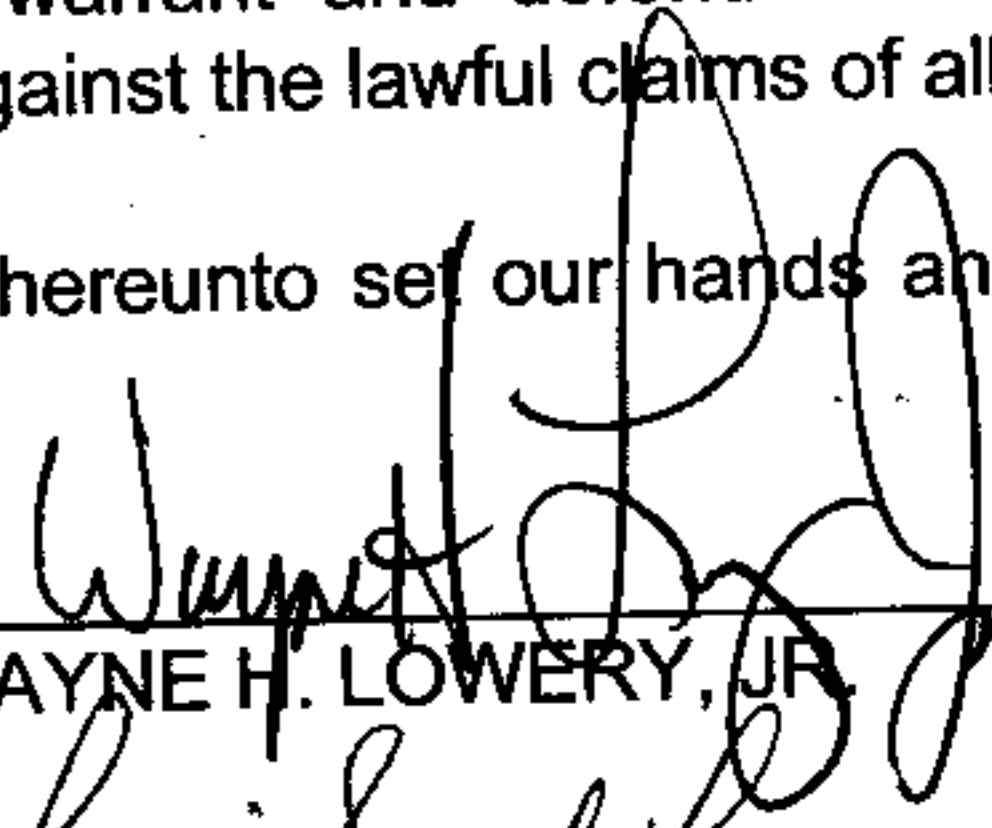
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07/02/1998-25023
03:29 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 17.50

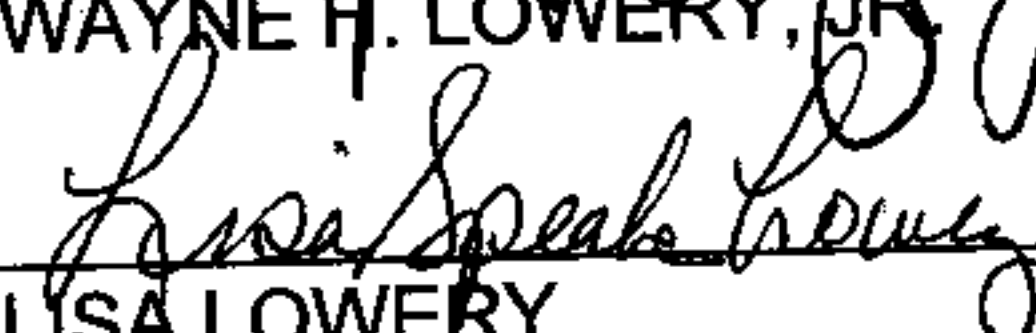
Inst # 1998-25023

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEE, his heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 30th day of JUNE, 1998.



WAYNE H. LOWERY, JR.



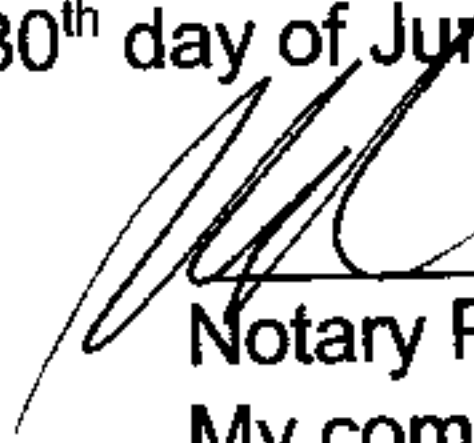
LISA LOWERY

LISA SPEAKE LOWERY & LISA LOWERY ARE ONE
AND THE SAME PERSON.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that WAYNE H. LOWERY, JR. and LISA LOWERY, 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/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of June, 1998.



Notary Public

My commission expires: 3/11/00

Inst # 1998-25023