SEND TAX NOTICE:

Thomas Schifanella, Jr. 1533 Oak Park Drive Helena, AL 35080

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Seventy-One Thousand Six Hundred Twenty-Seven and 00/100 Dollars (\$171,627.00) to the undersigned grantor, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, UNITED HOME BUILDERS, INC., (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto THOMAS SCHIFANELLA, JR., (herein referred to as "Grantee"), the following described real estate situated in Shelby County, Alabama, to wit:

Lot 8, according to the Survey of Oak Park, Sector 1, as recorded in Map Book 23, page 129, Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, covenants, and rights of way of record; taxes for 1999 and subsequent years not yet due and payable.

\$ 163,000.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

AND THE GRANTOR does for itself, its successors and assigns, covenant with said Grantee, his heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and and its successors and assigns shall warrant and defend same to said Grantee, his heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 15th day of October, 1998.

UNITED HOME BUILDERS, INC.

(GRANTOR)

LEONARD W. COGGIGS, PRESIDENT

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that LEONARD W. COGGINS, whose name as President of United Home Builders, Inc., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, as such officer, and with full authority, executed the same voluntarily, as an act of said Corporation, on the day the same bears date.

Given under my hand and official seal this the 15th day of October, 1998.

NOTARY PUBLIC Anne R. Strickland

My Commission Expires: 5/11/01

THIS INSTRUMENT WAS PREPARED BY:
Anne R. Strickland
Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244
(205) 733-1303

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