(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

SEND TAX NOTICE TO

JENNIFER L. GAINES 7517 SPENCER LANE HELENA, AL 35080



MARRANTY DEED

Know All Men by These Presents: That in consideration of EIGHTY FOUR THOUSAND FOUR HUNDRED and 00/100 (\$84,400.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, ROYAL CONSTRUCTION AND DEVELOPMENT CO. (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JENNIFER L. GAINES, A SINGLE PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 9, ACCORDING TO THE SURVEY OF WYNDHAM TOWNHOMES, AS RECORDED IN MAP BOOK 22, PAGE 124, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1998 WHICH CONSTITUTES A LIEN BUT ARE NOT YET PAYABLE UNTIL OCTOBER 1, 1999.
- 2. 25 FOOT BUILDING LINE AS SHOWN ON RECORDED MAP.
- 3. 10 FOOT EASEMENT ON THE NORTH SIDE OF LOT AS SHOWN ON RECORDED MAP.
- 4. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN INST. #1997-21510.
- 5. EASEMENT AND RIGHT-OF-WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN SHELBY REAL 1, PAGE 332.
- 6. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO. (AS TO OWNER'S POLICY ONLY)

\$82,464.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, 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, his, her, or 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, his, her, or their heirs and

assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, ROYAL CONSTRUCTION AND DEVELOPMENT CO., have hereunto set his, her or their signature(s) and seal(s), this the 30th day of October, 1998.

ROYAL CONSTRUCTION AND DEVELOPMENT CO.

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ROYAL CONSTRUCTION AND DEVELOPMENT CO., 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 30 day of OCTOBER, 1998.

Notary Public

My commission expires:

Inst # 1998-43838

11/06/1998-43836 09:04 AM CERTIFIED WELTY CHRITY MICE OF PROMITE 002 (EL 13.00