

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of
\$ 123,500.00 paid by

John Kenneth Ruiz an unmarried man (hereinafter
to Greg Rice and Laura M. Rice, Husband and Wife
called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and
convey unto the said John Kenneth Ruiz an unmarried man
(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 44, according to the Amended Map of Amberley Woods, 6th Sector, as recorded
in Map Book 22, page 48, in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.

Property Address: 1808 Amberley Woods Way, Helena, AL 35080

Property to become the Homestead of the 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.

\$123,500.00 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 11th
day of December, 1998.


Grantor

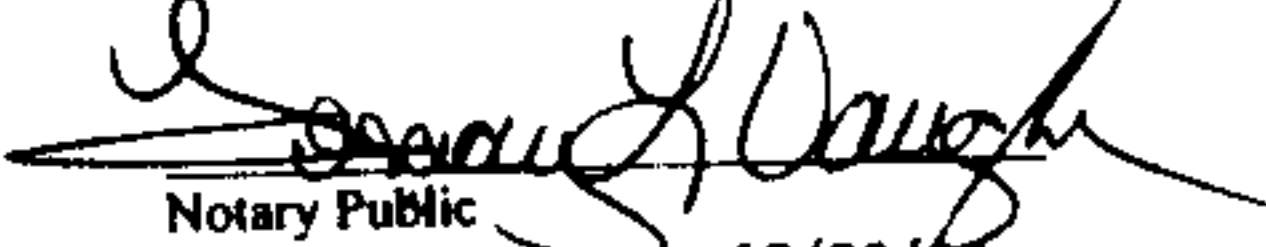

Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

12/18/1998-30486
10:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 9.50

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Greg Rice and Laura M. Rice, Husband and Wife
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 executed the same
voluntarily.

Given under my hand and official seal this 11th day of December, 1998.


Notary Public
Commission Expires: 12/23/00

THIS INSTRUMENT PREPARED BY:
Kevin K. Hays, P.C.
200 Canyon Park Drive
Pelham, Alabama 35124

SEND TAX NOTICES TO:
John Kenneth Ruiz
1808 Amberly Woods Way
Helena, AL 3 5080

1998-50486