

This instrument was prepared by:

(Name) LANGE, SIMPSON ET AL(Address) 728 Shades Creek Parkway #120
Birmingham, Alabama 35209Send Tax Notice To: Virginia W. Morgan

name

106 Stone Road

address

Pelham, Alabama 35124

WARRANTY DEED

STATE OF ALABAMA
Jefferson

COUNTY

} KNOW ALL MEN BY THESE PRESENTS:

That in consideration of ONE HUNDRED NINETEEN THOUSAND SEVEN HUNDRED AND NO/100-----
-----DOLLARS (\$119,700.00)
to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I
or we, Laura A. Lowe, an unmarried woman

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Virginia W. Morgan(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama.
to-wit:

Lot 31, according to the Survey of Stonehaven, as recorded in Map Book 21,
page 25, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1999, which are a lien, but not yet due and payable until October 1, 1999.
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$ 42,000.00 of the purchase price recited herein was derived from
the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1999-00410

01/03/1999-00410

01:18 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRH 86.50

TO HAVE AND HOLD to the said grantee, 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, 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, their heirs and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal (s), this 28th
day of December, 19 98

(Seal)

Laura A. Lowe
Laura A. Lowe

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

I, David F. Ovson, a Notary Public in and for the said County, in said State, hereby certify that
Laura A. Lowe, an unmarried woman
whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance she executed the same voluntarily
on the day the same bears date.

Given under my hands and official seal this 28th day of December A.D., 19 98

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 27, 2000
BONDED THRU NOTARY PUBLIC UNDERWRITERS

David F. Ovson

Notary Public