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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

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

LINDA H. PHILLIPS
1402 HILLSBORO LANE
HELENA, AL 35080

Inst # 1999-09441

STATE OF ALABAMA)

03/08/1999-09441
08:26 AM CERTIFIED

COUNTY OF SHELBY)

SHELBY COUNTY JUDGE OF PROBATE
002 CRH 15.00

WARRANTY DEED

Know All Men by These Presents: That in consideration of SEVENTY NINE THOUSAND NINE HUNDRED and 00/100 DOLLARS (\$79,900.00) DOLLARS to the undersigned grantor, ROYAL CONSTRUCTION & DEVELOPMENT CO., INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto LINDA H. PHILLIPS, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 16, ACCORDING TO THE SURVEY OF BRECKENRIDGE PARK, ROYAL RIDGE SECTOR, AS RECORDED IN MAP BOOK 23, PAGE 96, 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 DUE AND PAYABLE UNTIL OCTOBER 1, 1999.
2. 25 FOOT BUILDING LINE AS SHOWN ON RECORDED MAP.
3. 20 FOOT EASEMENT ON THE SOUTH SIDE OF LOT AS SHOWN ON RECORDED MAP.
4. 10 FOOT EASEMENT ON SOUTH SIDE OF LOT AS SHOWN ON RECORDED MAP.
5. AGREEMENT AS SHOWN BY INSTRUMENT RECORDED IN REAL VOLUME 32, PAGE 204.
6. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN REAL VOLUME 45, PAGE 774.
7. TERMS, AGREEMENTS AND RIGHT OF WAY TO ALABAMA POWER COMPANY RECORDED IN REAL VOLUME 69, PAGE 450.
8. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO UNDERGROUND RESIDENTIAL DISTRIBUTION SYSTEM AS RECORDED IN REAL VOLUME 69, PAGE 447.

\$75,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as

aforesaid, and that it will and its successors and assigns 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 GRANTOR, ROYAL CONSTRUCTION & DEVELOPMENT CO., INC., by its VICE PRESIDENT, JENNIFER GILBERT who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 25th day of February, 1999.

ROYAL CONSTRUCTION & DEVELOPMENT CO., INC.

By:

Jennifer Gilbert
JENNIFER GILBERT, VICE PRESIDENT

STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JENNIFER GILBERT, whose name as VICE PRESIDENT of ROYAL CONSTRUCTION & DEVELOPMENT CO., INC., a corporation, 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, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 25TH day of FEBRUARY, 1999.

[Signature]
Notary Public

My commission expires: 9.29.02

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