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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
Five Riverchase Ridge, Suite 100
Birmingham, Alabama 35244-2893

WILLIAM MARCUS FURLOW
7545 SPENCER LANE
HELENA, AL 35080

Inst # 1999-13630

STATE OF ALABAMA)

COUNTY OF SHELBY)

04/01/1999-13630
08:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 16.00

WARRANTY DEED

Know All Men by These Presents: That in consideration of EIGHTY FOUR THOUSAND NINE HUNDRED and 00/100 DOLLARS (\$84,900.00) DOLLARS to the undersigned grantor, ROYAL CONSTRUCTION AND 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 WILLIAM MARCUS FURLOW, 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 23-A, ACCORDING TO A RESURVEY OF LOTS 7-26, WYNDHAM TOWNHOMES AS RECORDED IN MAP BOOK 24, PAGE 15 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. 17 FOOT BUILDING LINE, AS SHOWN BY RECORDED MAP.
3. 10 FOOT EASEMENT ON REAR AND EASEMENT OF UNDETERMINED WIDTH ON WEST, AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS AS SHOWN BY RECORDED MAP.
5. EASEMENT TO ALABAMA POWER COMPANY RECORDED IN REAL 1, PAGE 332 IN THE PROBATE OFFICE.
6. EASEMENT TO PUBLIC FOR DRIVING PURPOSES RECORDED IN DEED BOOK 311, PAGE 153 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY TO SHELBY COUNTY, ALABAMA RECORDED IN DEED BOOK 154, PAGE 384 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. EASEMENT TO TOWN OF HELENA RECORDED IN DEED BOOK 305, PAGE 394, DEED BOOK 305, PAGE 396, DEED BOOK 305, PAGE 398, DEED BOOK 305, PAGE 400 AND DEED BOOK 305, PAGE 402 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. EASEMENT TO PLANTATION PIPELINE RECORDED IN DEED BOOK 258, PAGE 49, DEED BOOK 113, PAGE 61 SUPPLEMENTED BY DEED BOOK 258, PAGE 49, DEED BOOK 180, PAGE 192 AND DEED BOOK 258, PAGE 47 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. EASEMENT TO SOUTHERN NATURAL GAS RECORDED IN DEED BOOK 88, PAGE 551, DEED BOOK 146, PAGE 301, DEED BOOK 147, PAGE 579 AND DEED BOOK 213, PAGE 155 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

11. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO RECORDED IN DEED BOOK 324, PAGE 362 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
12. DECLARATION OF PROTECTIVE COVENANTS RECORDED IN INSTRUMENT #1997-21510 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
13. NOTE: DECLARATION OF PROTECTIVE COVENANTS RECORDED IN INSTRUMENT #1997-21510 SHOWS THE FOLLOWING RESERVATION: SINK HOLE PRONE AREAS-THE SUBDIVISION SHOWN HEREON INCLUDING LOTS AND STREETS, LIES IN AN AREA WHERE NATURAL LIME SINKS MAY OCCUR. SHELBY COUNTY, THE SHELBY COUNTY ENGINEER, THE SHELBY COUNTY PLANNING COMMISSIONER AND THE INDIVIDUAL MEMBERS THEREOF AND ALL OTHER AGENTS, SERVANTS OR EMPLOYEES OF SHELBY COUNTY, ALABAMA, MAKE NO REPRESENTATIONS THAT THE SUBDIVISION LOTS AND STREET ARE SAFE OR SUITABLE FOR RESIDENTIAL CONSTRUCTION OR FOR ANY OTHER PURPOSE WHATSOEVER. "AREA UNDERLAIN BY LIMESTONE AND THUS MAY BE SUBJECT TO LIME SINK ACTIVITY".

\$79,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

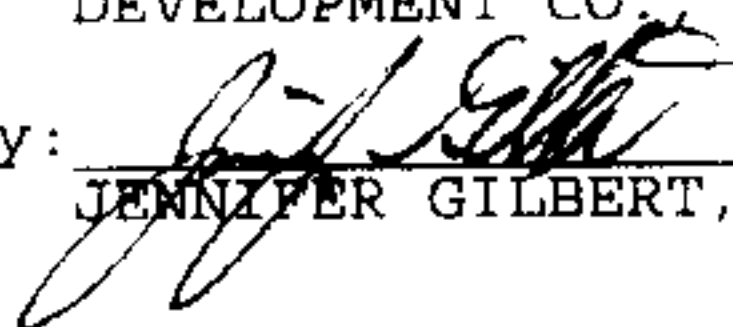
TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

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 AND 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 26th day of March, 1999.

ROYAL CONSTRUCTION AND
DEVELOPMENT CO., INC.

By:


JENNIFER GILBERT, VICE PRESIDENT

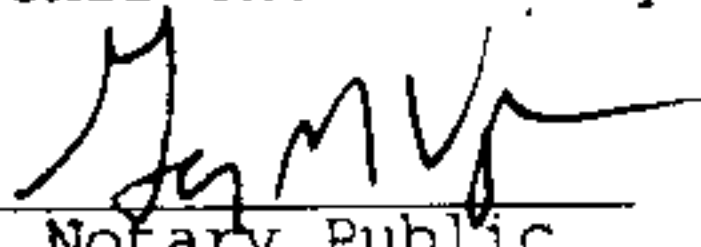
STATE OF ALABAMA)

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 AND 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 26TH day of MARCH, 1999.


Notary Public

My commission expires: 9.29.02

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