

This instrument was prepared by:

(Name) Larry L. Halcomb

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Send Tax Notice To: Melinda N. Watts

name

1952 Venetian Way

address

Helena, AL 35080

WARRANTY DEED-

STATE OF ALABAMA

Jefferson COUNTY }

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of ONE HUNDRED SIX THOUSAND AND NO/100-----
-----DOLLARS (\$106,000.00)
to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I
or we, Jay Lawrence Katz and wife, Denise Merrill Katz

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Melinda N. Watts, Unmarried

(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama,
to-wit:

Lot 39, according to the Survey of Dearing Downs, Ninth Addition, Phase IV, as
recorded in Map Book 15, page 96, in the Probate Office of Shelby County,
Alabama.

Subject to taxes for 1999.

Subject to 15 foot building line; restrictions; right-of-way to Alabama Power
Company; and Declaration of Protective Covenants, easements, agreements and
restrictions, of record.

Grantors make no warranty of title as to minerals and mining rights.

\$ 64,600.00 of the purchase price was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

Inst # 1999-22685

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, we have hereunto set our hand(s) and seal (s), this 27th
day of May, 19 99

_____(Seal)

_____(Seal)

_____(Seal)

Jay Lawrence Katz (Seal)

Denise Merrill Katz (Seal)

Denise Merrill Katz (Seal)

_____(Seal)

STATE OF ALABAMA

Jefferson COUNTY }

General Acknowledgment

I, Larry L. Halcomb, a Notary Public in and for the said County, in said State, hereby certify that
Jay Lawrence Katz and wife, Denise Merrill Katz

whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hands and official seal this 27th day of May, A.D. 19 99

Larry L. Halcomb

Notary Public

My Commission Expires
January 23, 2002