

Form furnished by LAND TITLE COMPANY

This instrument was prepared by

Send Tax Notice To:

Holliman, Shockley & Kelly(Name) 2491 Pelham Parkway
Pelham, AL 35124

(Address)

Farrar L. Englebert(Name) 170 Bonnevillle Drive
Calera, AL 35040

(Address)

WARRANTY DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Seventy-Nine Thousand and no/100----- Dollars

to the undersigned grantor, or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

J. Dennis Sims d/b/a JDS Homes

Inst # 1999-24089

(herein referred to as grantor, whether one or more) do, grant, bargain, sell and convey unto

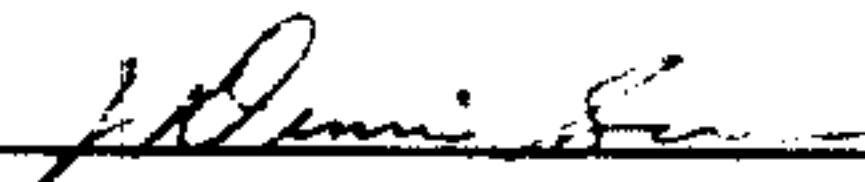
Farrar L. Englebert

06/08/1999-24089
02:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SIM 10.00(herein referred to as grantee, whether one or more), the following described real estate situated in
Shelby County, Alabama, to-wit:Lot 3, according to the Survey of Willow Cove, Phase 1, as recorded in Map Book 23,
Page 75, in the Probate Office of Shelby County, Alabama.SUBJECT TO: (1) Taxes for the year 1999 and subsequent years; (2) Easements,
restrictions, reservations, rights-of-way, limitations, covenants and conditions
of record, if any; (3) Mineral and mining rights, if any.\$ 77,940.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO 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 persons.IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this 28th day of
May, 19 99.

(Seal)



(Seal)

J. Dennis Sims d/b/a JDS Homes

(Seal)

(Seal)

STATE OF ALABAMA

COUNTY OF SHELBY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County in said State, hereby
certify that J. Dennis Sims d/b/a JDS Homes, whose name(s) is/are signed in 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,
she/he/they, executed the same voluntarily on the day the same bears date.Given under my hand and official seal, this 28th day of May, 19 99.
Notary Public 3-12-2001