

Send tax notice to:  
Michael S. Kepler and  
Pamela H. Kepler  
1909 Chandaway Court  
Pelham, AL 35124

This instrument prepared by:  
James R. Moncus, Jr., LLC  
Attorney at Law  
1313 Alford Avenue  
Birmingham, AL 35226

STATE OF ALABAMA  
COUNTY OF SHELBY

Inst # 1999-28143

WARRANTY DEED

07/06/1999-28143  
12:19 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CRH 22.00

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Sixty-Three Thousand Five Hundred and no/100 Dollars (\$163,500.00), in hand paid to the undersigned Thomas H. Henry and wife, Geri S. Henry (hereinafter referred to as the "Grantors") by Michael S. Kepler and wife, Pamela H. Kepler, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 73, according to the Survey of Chandalar South, Second Sector, as recorded in Map Book 6, Page 12, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1999.
2. Easement(s); building line; and restrictions as shown on recorded map.

3. Restrictions and covenants appearing of record in Misc. Volume 7, Page 260 and Misc. Volume 7, Page 392.
4. Agreement with Alabama Power Company relating to underground residential distribution system as recorded in Misc. Volume 10, Page 591.
5. Right-of-way as recorded in Deed Volume 285, Page 489.
6. Mineral and mining rights not owned by grantors, it being the intention of grantors to convey only such mineral and mining rights as they might own without warranty.

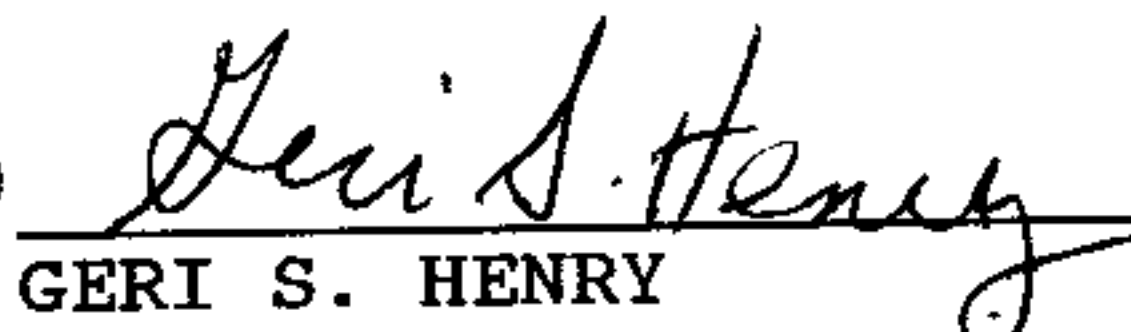
(\$ 155,300.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals  
on this the 7 day of June, 1999.

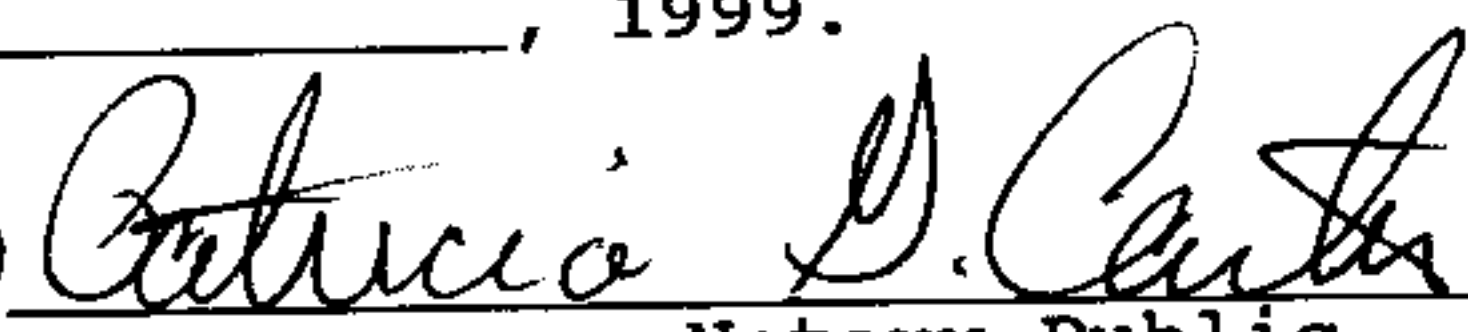
  
THOMAS H. HENRY

  
GERI S. HENRY

STATE OF ALABAMA )  
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Thomas H. Henry and wife, Geri S. Henry, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 7<sup>th</sup>  
day of JUNE, 1999.

  
Notary Public

[NOTARIAL SEAL]

My Commission expires: \_\_\_\_\_

MY COMMISSION EXPIRES DEC. 21, 2002

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