

This instrument was prepared by:
Shelly Moss
Galloway & Moss, L.L.C.
11 Oak Street
Birmingham, Alabama 35213

Send tax notice to:
Marsha Zahumensky
135 Kentwood Trail
Birmingham, Alabama, 35007

WARRANTY DEED

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS

That in consideration of One Hundred Fifty-nine Thousand Nine Hundred and 00/100 Dollars (\$159,900.00) to the undersigned grantor in hand paid by the grantee herein, the receipt and sufficiency of which is acknowledged, I,

James R.A. Drum a single man

(hereinafter referred to as "Grantor") do grant, bargain, sell and convey unto

Marsha Zahumensky

(hereinafter referred to as "Grantee") the following described real estate situated in Shelby County, Alabama to-wit:

Lot 108, according to the Survey of Kentwood, Third Addition, Phase One, as recorded in Map Book 19, Page 26, in the Probate Office of Shelby County, Alabama.

\$127,900.00 of the proceeds come from a purchase money mortgage recorded simultaneously herewith.

Subject to: (1) 1999 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantors; and
(3) all easements, rights-of-way and encumbrances of record.

TO HAVE AND TO HOLD Unto Grantee, her heirs and assigns, forever.

And I do for myself and for my heirs, executors, and administrators covenant with Grantee, her heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to Grantee, her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have set my hand and seal, this 30th day of September, 1999.

 (Seal)
James R.A. Drum

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that James R.A. Drum, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of September, 1999.


Notary Public:

My Commission Expires: 11/5/07

Inst # 1999-41668

10/06/1999-41668
11:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 40.30