

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

Send tax notice to:
Karen K. Phillips
364 Wildwood Drive
Pelham, Alabama 35214

WARRANTY DEED

STATE OF ALABAMA)

SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS

That in consideration of Eighty Four Thousand and 00/100 Dollars (\$84,000.00) to the undersigned grantor in hand paid by the grantee herein, the receipt whereof is acknowledged,

Estate of Juliet S. Joseph, deceased,
Probate Case # 39-099

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

Karen K. Phillips

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

Lot 27, Block 2, according to the Survey of Wildewood Village, Fourth Addition, as recorded in Map Book 8, page 146, in the Probate Office of Shelby County, Alabama.

\$79,800.00 of the proceeds come from a mortgage recorded simultaneously herewith.

Subject to: (1) 2000 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantor; and
(3) all easements, rights-of-way, restrictions, covenants and encumbrances of record.

TO HAVE AND TO HOLD unto Grantee, his/her heirs and assigns, forever.

And Grantor does for itself and for its successors and assigns covenant with Grantee, his/her 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; that it will and its successors and assigns shall warrant and defend the same to Grantee, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, Grantor has set its seal by its authorized representative, this 22nd day of November, 1999.

THE ESTATE OF JULIET S. JOSEPH

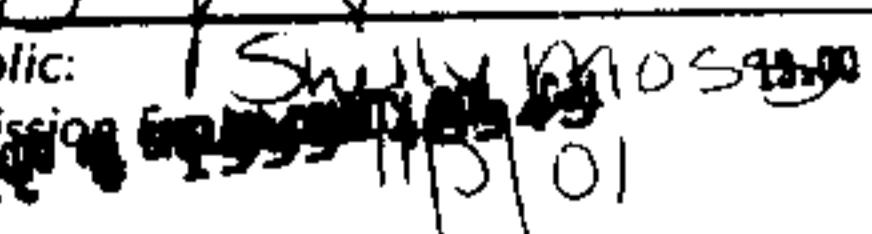
BY  (Seal)
Besty Cooper, Personal Representative

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Besty Cooper as Personal Representative of The Estate of Juliet S. Joseph 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 and with full authority as such Personal Representative, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of November, 1999.

Notary Public: 
Shelly Moss
My Commission Expires April 2001
12/03/1999-48945

12/03/1999-48945
10:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJI 13.00