

This instrument prepared by:

Jack H. Harrison, Attorney
212 Woodbridge Lane
Hoover, Alabama 35242

Send Tax Notice to:

Rhonda M. Gilbert
2208 Old Cahaba Place
Helena, AL 35080

STATE OF ALABAMA)

WARRANTY DEED

COUNTY OF SHELBY)

THIS DEED IS PREPARED WITHOUT A TITLE SEARCH OR SURVEY.

KNOW ALL MEN BY THESE PRESENTS that, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration to the undersigned Grantor, Royal Construction & Development Co., Inc., an Alabama corporation, in hand paid by the Grantee, Rhonda M. Gilbert, a married person, the receipt of which is hereby acknowledged, the said Royal Construction & Development Co., Inc. does by these presents, grant, bargain, sell and convey unto the said Rhonda M. Gilbert following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 413-A, according to a resurvey of Lots 406 thru 422, amended map of Old Cahaba Lakewood Sector, as recorded in Map Book 26, Page 43, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record, if any.

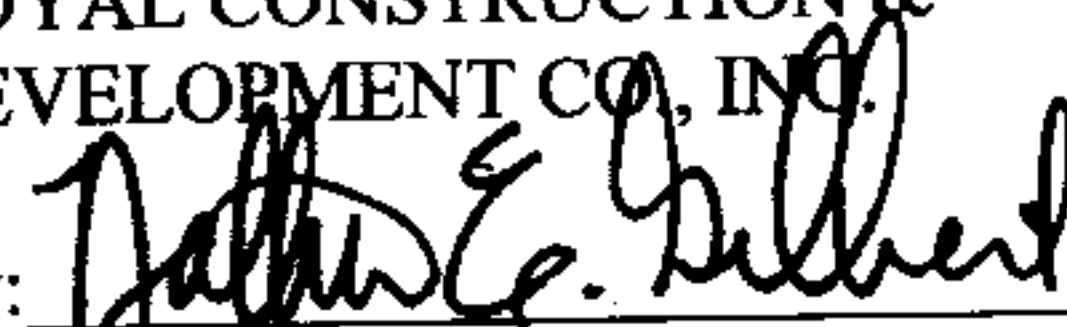
This conveyance is subject to a mortgage dated December, 1999.

TO HAVE AND TO HOLD unto the said Rhonda M. Gilbert, his, her or their heirs and assigns forever. And said Royal Construction & Development Co., Inc., does for itself, its successors and assigns, covenant with said Rhonda M. Gilbert, his, her or their heirs and assigns that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, except as shown above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said Rhonda M. Gilbert, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, Royal Construction & Development Co., by its President, Nathan E. Gilbert, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 2nd day of December, 1999.

ROYAL CONSTRUCTION &
DEVELOPMENT CO., INC.

By:



Nathan E. Gilbert, Its President

12/14/1999-50377
12:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 12.00

Inst # 1999-50377

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Nathan E. Gilbert whose name as President of Royal Construction & Development Co., Inc., an Alabama corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 2nd day of December, 1999.


NOTARY PUBLIC

My Commission Expires: 7-29-2001

Inst # 1999-50377

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002 HNS 12.00