

THIS INSTRUMENT PREPARED BY:
Courtney Mason & Associates, P.C.
1904 Indian Lake Drive, Suite 100
Birmingham, Alabama 35244
STATE OF ALABAMA)

GRANTEE'S ADDRESS:
Kristin L. Higgins
129 Red Oak Lane
Alabaster, Alabama 35007

GENERAL WARRANTY DEED

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Twenty-Four Thousand Five Hundred and 00/100 (\$124,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Jeffrey Fitzgerald and Kristin D. Fitzgerald, husband and wife** (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEE, **Kristin L. Higgins, a single individual**, (hereinafter referred to as GRANTEE), her heirs and assigns, the following described Real Estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 30, according to the Survey of Oakwood Village, Phase Two, as recorded in Map Book 20 page 81 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$123,466.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements unto the said GRANTEE, her heirs and assigns forever.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTORS are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTORS will, and GRANTORS' heirs, executors and administrators shall, warrant and defend the same to said GRANTEE, and GRANTEE'S heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the 27th day of January, 2000.


Jeffrey Fitzgerald

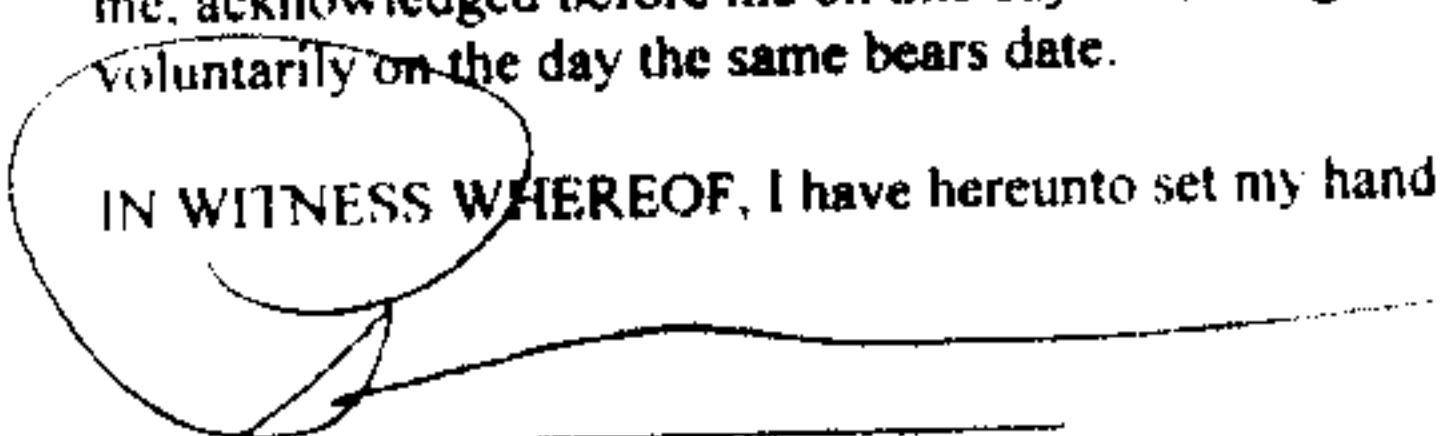

Kristin D. Fitzgerald

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Jeffrey Fitzgerald and Kristin D. Fitzgerald, husband and wife whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of the Instrument signed their names voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 27th day of January, 2000.


NOTARY PUBLIC

My Commission Expires: 2 20 03

RENEWAL NOTICE
MY COMMISSION EXPIRES FEBRUARY 20 2003

Inst # 2000-03083

01/31/2000-03083
01:44 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 MMS 10.00