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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

WILLIAM BAXTER CHISM
218 HIDDEN CREEK DRIVE
PELHAM, AL 35124

Inst # 2000-11615

04/10/2000-11615
09:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HNS 12:00

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTEEN THOUSAND NINE HUNDRED SEVENTY FIVE and 00/100 (\$115,975.00) DOLLARS to the undersigned grantor, JOE ROSE HOMEBUILDERS, INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto WILLIAM BAXTER CHISM, A SINGLE MAN, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 150, ACCORDING TO THE SURVEY OF PHASE ONE, HIDDEN CREEK III, AS RECORDED IN MAP BOOK 26, PAGE 13 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 15-FOOT BUILDING SETBACK LINE FROM HIDDEN CREEK DRIVE AND 10-FOOT EASEMENT ACROSS REAR OF SAID LOT AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.
3. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN INSTRUMENT #1998-03074, AMENDED IN INSTRUMENT #1998-03075; INSTRUMENT #1998-03077, AMENDED IN INSTRUMENT #1998-23229 AND INSTRUMENT #1999-1568.
4. EASEMENT TO PLANTATION PIPE LINE AS RECORDED IN DEED BOOK 306, PAGE 416; DEED BOOK 252, PAGE 603 AND DEED BOOK 229, PAGE 335.
5. RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 127, PAGE 375.
6. RIGHT OF WAY AND EASEMENT AGREEMENT AS RECORDED IN INSTRUMENT #2000-05902.

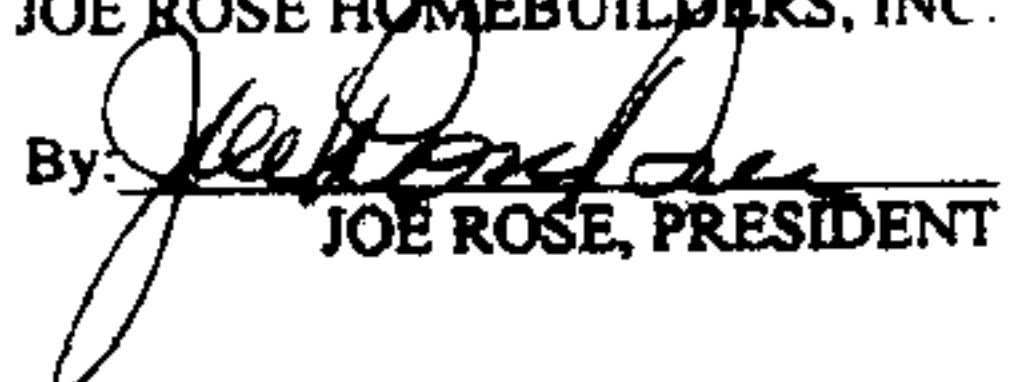
\$114,980.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, 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, unless otherwise noted 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, JOE ROSE HOMEBUILDERS, INC., by its PRESIDENT, JOE ROSE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 7th day of April, 2000.

JOE ROSE HOMEBUILDERS, INC.

By: 
JOE ROSE, PRESIDENT

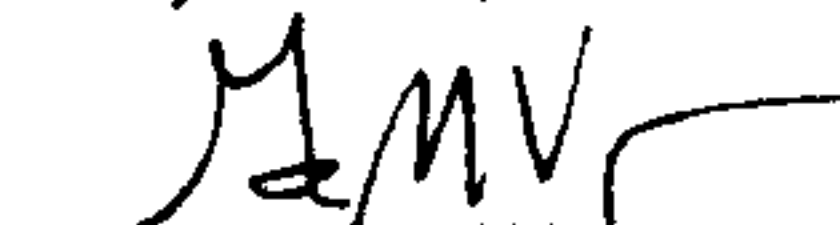
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOE ROSE, whose name as PRESIDENT of JOE ROSE HOMEBUILDERS, INC., a 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 7TH day of APRIL, 2000.


Notary Public

My commission expires: 9.29.02

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