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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:

ESTHER OWENS
120 STRATSHIRE LANE
PELHAM, AL 35124

Inst # 2000-15610

05/11/2000-15610
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
133.50
002 NWS

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWENTY TWO THOUSAND FIVE HUNDRED and 00/100 (\$122,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, RICHARD LOGAN FITCH AND MEREDITH M. FITCH, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ESTHER OWENS, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 53, ACCORDING TO THE AMENDED MAP OF THE RESURVEY OF THE FINAL PLAT, PHASE III, STRATFORD PLACE, AS RECORDED IN MAP BOOK 14, PAGE 38, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

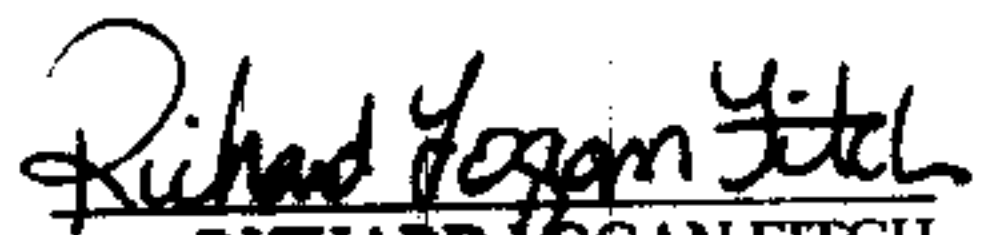
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 7.5 FOOT PRIVATE ACCESS EASEMENT ALONG THE NORTH LOT LINE; A 10 FOOT UTILITY EASEMENT ALONG THE SOUTH LOT LINE; AND A 20 FOOT BUILDING LINE ALONG THE FRONT LOT LINE, AS SHOWN ON RECORDED MAP.
3. RESTRICTIONS AS SHOWN ON RECORDED MAP(S).
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES, IMMUNITIES AND RELEASE OF DAMAGES RELATING THERETO, AS RECORDED IN DEED BOOK 6, PAGE 22.
5. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 101, PAGE 551; BOOK 127, PAGE 63 AND BOOK 167, PAGE 401.
6. RESTRICTIONS APPEARING OF RECORD IN BOOK 252, PAGE 269.
7. AGREEMENT WITH ALABAMA POWER COMPANY FOR UNDERGROUND RESIDENTIAL, AS RECORDED IN BOOK 298, PAGE 912.

8. TERMS, AGREEMENTS AND RIGHTS OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN BOOK 298, PAGE 886.
9. WATER AND SEWER EASEMENT TO THE CITY OF PELHAM IN BOOK 111, PAGE 673.

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

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators 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 GRANTORS, RICHARD LOGAN FITCH and MEREDITH M. FITCH, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of April, 2000.


RICHARD LOGAN FITCH

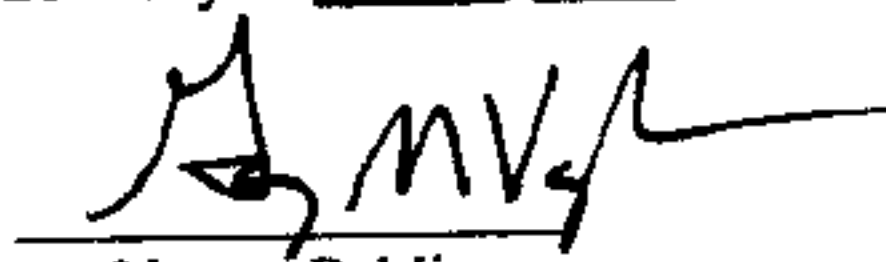

MEREDITH M. FITCH

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that RICHARD LOGAN FITCH AND MEREDITH M. FITCH, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 26TH day of APRIL, 2000.


Notary Public

My commission expires: 9.29.02

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SHELBY COUNTY JUDGE OF PROBATE
NOT FOR 133.50