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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:

CAROL R. MOSELEY
760 PARADISE COVE LANE
WILSONVILLE, AL 35186

Inst # 2000-34497

10/02/2000-34497
08:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 153.50

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED NINETY ONE THOUSAND TWO HUNDRED FIFTY and 00/100 (\$391,250.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, FRED M. RICHARDS and SARAH JO RICHARDS, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto CAROL R. MOSELEY, 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 1, ACCORDING TO THE SURVEY OF PARADISE COVE, AS RECORDED IN MAP BOOK 15 PAGE 77 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. ANY PRIOR RESERVATION OR CONVEYANCE, TOGETHER WITH RELEASE OF DAMAGES OF MINERALS OF EVERY KIND AND CHARACTER, INCLUDING, BUT NOT LIMITED TO GAS, OIL, SAND, AND GRAVEL IN, ON AND UNDER SUBJECT PROPERTY.
3. EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING 20 FEET ALONG THE WESTERLY SIDE AND THROUGH THE NORTHERLY PORTION OF LOT.
4. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN REAL 265 PAGE 667 IN PROBATE OFFICE.
5. TRANSMISSION LINE PERMIT(S) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT(S) RECORDED IN DEED BOOK 133 PAGE 281; DEED BOOK 143 PAGE 444 AND DEED BOOK 213 PAGE 346 IN PROBATE OFFICE.
6. RIGHT(S)-OF-WAY(S) GRANTED TO SOUTH CENTRAL BELL BY INSTRUMENT(S) RECORDED IN DEED BOOK 343 PAGE 766 IN PROBATE OFFICE.
7. EASEMENT(S) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT RECORDED IN INST. #1994-500 IN PROBATE OFFICE.

8. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN REAL 88 PAGE 61; DEED BOOK 330 PAGE 855 AND DEED BOOK 337 PAGE 673 IN PROBATE OFFICE.
9. RIPARIAN RIGHTS, IF ANY, IN AND TO THE USE OF LAY LAKE.
10. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 15 PAGE 77.
11. LESS AND EXCEPT ANY PORTION OF THE LAND LYING WITHIN LAY LAKE.

\$252,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, FRED M. RICHARDS and SARAH JO RICHARDS, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 20th day of September, 2000.


FRED M. RICHARDS

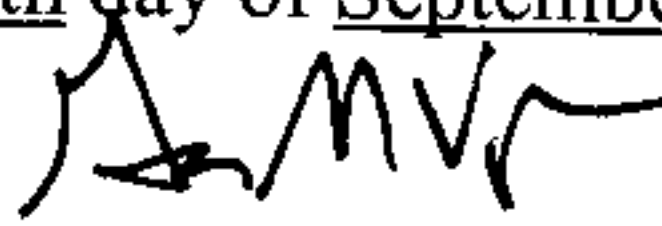

SARAH JO RICHARDS

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that FRED M. RICHARDS, SARAH JO RICHARDS 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 20th day of September, 2000.



Notary Public

My commission expires: 9.29.02 ✓

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