

SEND TAX NOTICE TO:

Pamela Michaels

8261 Castlehill Road

Birmingham, Alabama 35242

THIS INSTRUMENT PREPARED BY:

Claude McCain Moncus, Esq.

CORLEY, MONCUS & WARD, P.C.

400 Shades Creek Parkway, #100

Birmingham, Alabama 35209

(205) 879-5959

Inst. # 2001-08571
03/12/2001-08571
11:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 DLH 527.00

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama

County of Shelby

KNOW ALL MEN BY THESE PRESENTS: That in consideration of
Five Hundred Ten Thousand Dollars and no/100-----
(\$ 510,000.00) to the undersigned Grantors in hand paid by the Grantees, whether

one or more, herein, the receipt of which is hereby acknowledged, we, Gregg L. Richey
and Suzanne M. Richey, husband & wife, (herein referred to as Grantors) do grant,
b a r g a i n , s e l l a n d c o n v e y u n t o
Pamela Michaels, an unmarried woman (herein referred to as

Grantees) as individual owner or as joint tenants, with right of survivorship, if more than
one, the following described real estate, situated in the State of Alabama, County of
Shelby, to-wit:

Lot 43-A, according to the Map of Greystone, 8th Sector, Resurvey of Lots
42, 43, 44, 45 and acreage, as recorded in Map Book 22, Page 116, in the
Probate Office of Shelby County, Alabama.;

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any,
of record.

\$ 0.00 of the purchase price recited above was paid from a mortgage loan
closed simultaneously herewith.

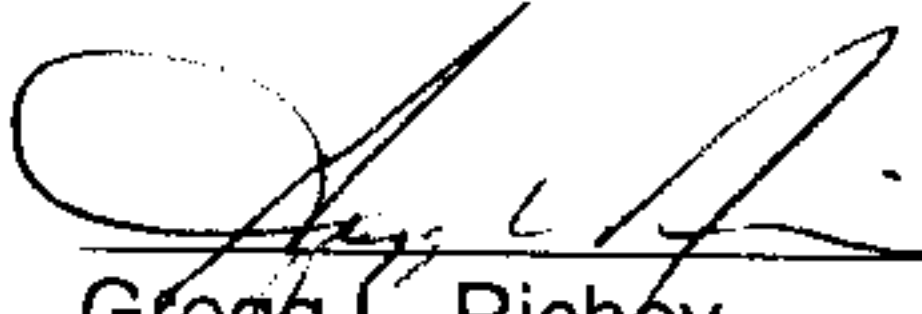
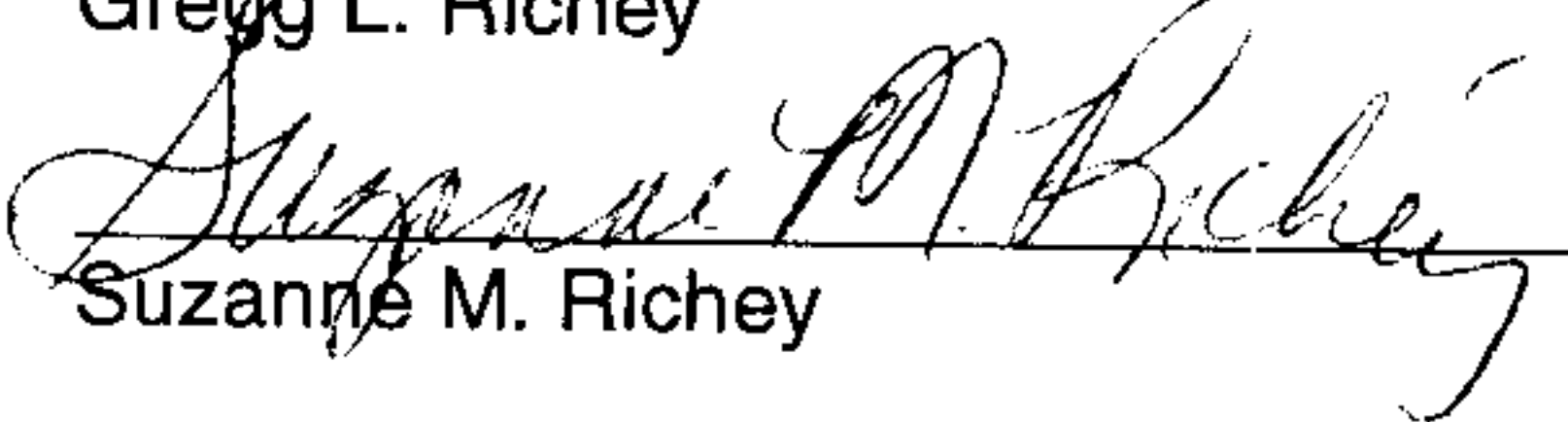
TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns,
forever; it being the intention of the parties to this conveyance, that if more than one
Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint
tenancy hereby created is severed or terminated during the joint lives of the Grantee(s)
herein) in the event one Grantee herein survives the other, the entire interest in fee simple
shall pass to the surviving Grantee and if one does not survive the other, then the heirs and
assigns of the Grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant
with said Grantee(s), his/her/their heirs and assigns, that we are lawfully seized in fee
simple of said premises; that they are free from all encumbrances, unless otherwise noted
above; that we have a good right to sell and convey the same as aforesaid; that we will and
my heirs, executors and administrators shall, warrant and defend the same to the said
Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

And we do by these presents make, constitute and appoint **Cendant Mobility
Services, Inc.** ("Agent") and/or its authorized and designated agents or representatives,
as our true and lawful agent and attorney-in-fact to do and perform for us in our name,
place and stead, and for our use and benefit, to execute a standard form lien waiver and
any and all documents necessary for delivery of this deed and to complete the sale of the
property herein described, including but not limited to the HUD-1 Settlement Statement,
HUD-1 Certification, Affidavit of Purchaser and Seller, AHFA Bond Forms (Seller Affidavit),
Lender Assumption Statements and/or Modification Agreement, Lender Compliance

Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This power of attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Alabama. This power of attorney is coupled with an interest and shall remain in force and effect until delivery of this deed and the sale closed, and shall not be revoked by either of the undersigned prior to said time.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 9th day of November, 1999.

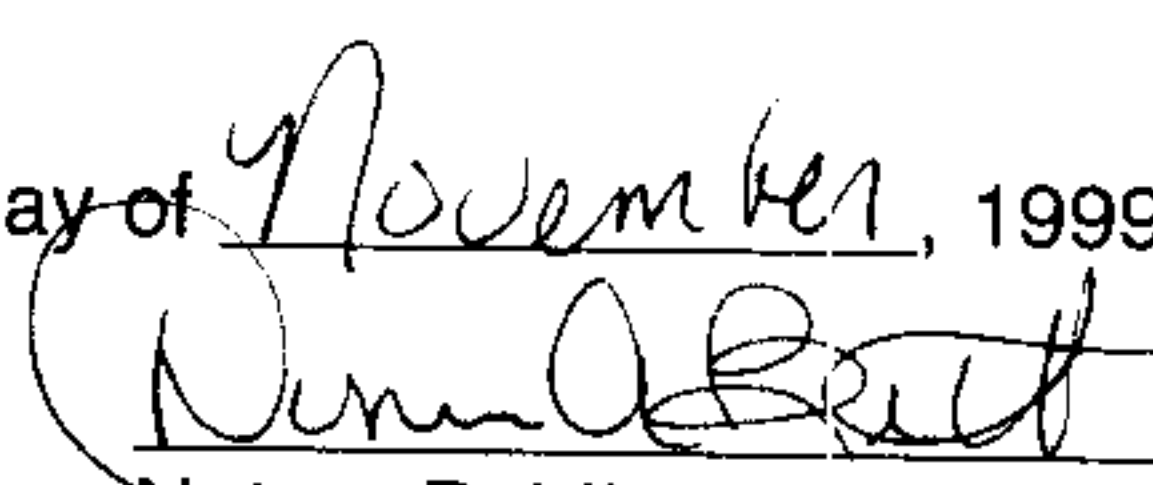

Gregg L. Richey (SEAL)

Suzanne M. Richey (SEAL)

State of Alabama
Shelby County

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Gregg L. Richey and Suzanne M. Richey, husband & 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 foregoing, they executed the same voluntarily on the day the same bears date.

Given under my hand this the 9th day of November, 1999.

(SEAL)


Notary Public

My commission expires

DONNA A. BRITT

Notary Public, Gwinnett County, Georgia
My Commission Expires Sept. 12, 2003

Instructions to Notary: This form acknowledgement cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgment.

(Cendant File #1023919)

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