

Send Tax Notice to:
Ginger Abney Wilson
1135 Berwick Road
Birmingham, AL 35242

Instrument Prepared By:
John G. Lowther, P.C.
Attorney at Law
3500 Independence Drive
Birmingham, Alabama 35209

GENERAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

This Deed is made by and between BancorpSouth Bank, hereinafter called "Grantor", and Ginger Abney Wilson, hereinafter called "Grantee".

The Grantor, for and in consideration of Twenty-eight Thousand Five Hundred and No/100 (\$28,500.00) Dollars in hand paid by the Grantee, the receipt of which is hereby acknowledged, does hereby grant, bargain, convey and sell to Grantee, the following described real estate located in Shelby County, Alabama:

Lot 9, according to the Survey of Greystone, 6th Sector, as recorded in Map Book 17, Pages 54, A, B & C, in the Probate Office of Shelby County, Alabama.

\$15,000.00, of the purchase price was paid from the proceeds of a mortgage recorded herewith.

Subject to:

1. The property is conveyed in its AS-IS condition
2. Taxes and assessments for the year 2001, and subsequent years, which are not yet due and payable. Tax information has been based on the present assessment roles, but is subject to any future adjustments that may be made by either the Tax Assessor or the Board of Equalization of Shelby County, Alabama.
3. Release of damages as recorded in Instrument #1997-33269.
4. Restrictions appearing of record in Book 317, Page 260; Book 316, Page 239; Instrument #1994-00092, and as shown on recorded map. NOTE: Covenants, conditions or restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin are hereby deleted to the extent such covenants, conditions or restrictions violate 42 USC 3604(c).
5. Reciprocal Easement Agreement as set out in Book 312, Page 274, and amended in Book 317, Page 253.
6. Covenants and agreements for water service as set out in Book 235, Page 574.

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7. Terms, agreements and right of way to Alabama Power Company as recorded in Instrument #1994-01193.

8. Notice to the insured is hereby given that the recorded subdivision map as recorded in Map Book 17, Pages 54 A, B & C, contains on the face of same a statement pertaining to natural lime sink holes. No liability is assumed hereunder for same.

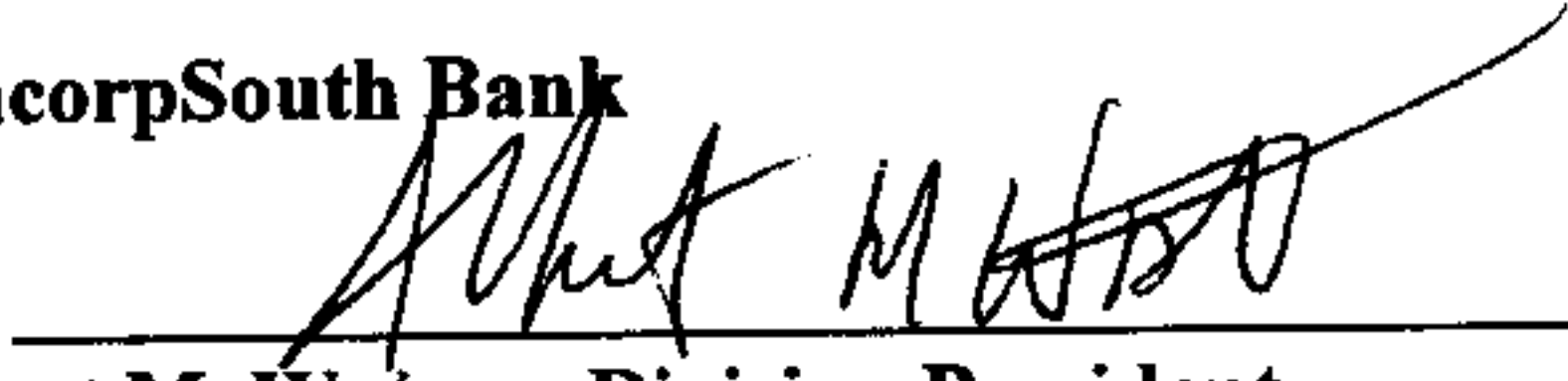
9. Easements and building line as shown on recorded map.

TO HAVE AND TO HOLD unto the said Grantee her heirs and assigns, in fee simple absolute forever.

Grantor covenants with the said Grantee, her heirs and assigns, that it is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will warrant and defend the same to the said Grantee, her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, has caused this conveyance to be signed on this the 29th day of August, 2001.

BancorpSouth Bank

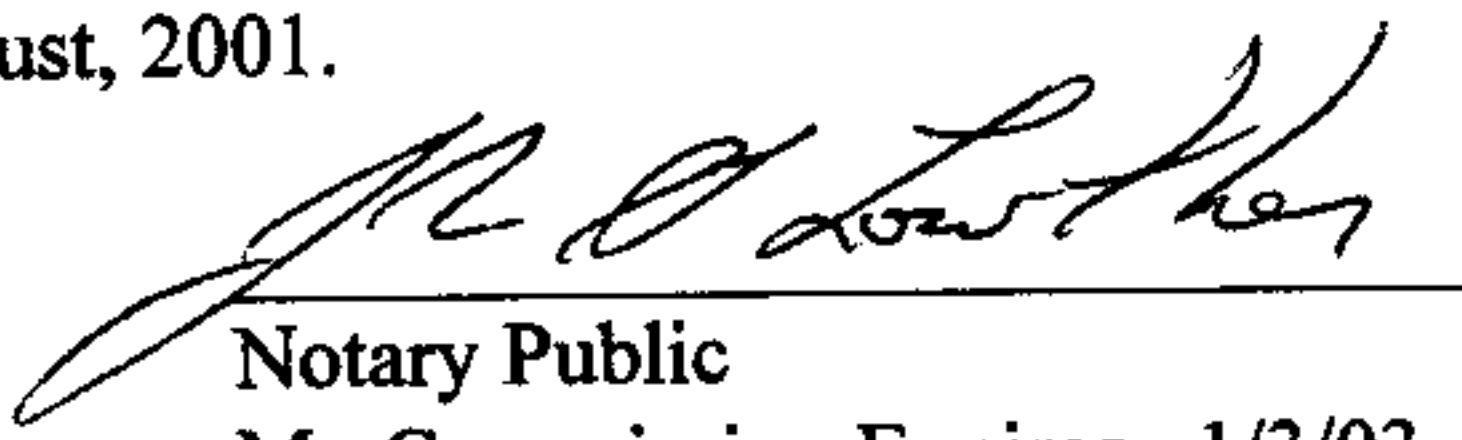
By: 

Albert M. Watson, Division President

**STATE OF ALABAMA
COUNTY OF JEFFERSON**

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Albert M. Watson, whose name as Division President of BancorpSouth Bank, is signed to the foregoing General Warranty Deed, and who is known to me, acknowledged before me on this date that, being informed of the contents of the General Warranty Deed, he, in his capacity as Division President of said Bank, and with full authority, executed the same voluntarily as and for the act of said Bank.

Given under my hand this the 29th day of August, 2001.


Notary Public

My Commission Expires 1/3/03

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