

This instrument was prepared by:  
(Name) LANGE, SIMPSON ET AL  
(Address) 417 20th Street North  
Birmingham, Alabama 35203

Send Tax Notice To: Carol A. Ritter  
name  
4544 Guilford Circle  
address  
Birmingham, Alabama 35242

WARRANTY DEED-

STATE OF ALABAMA }  
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS:

That in consideration of ONE HUNDRED NINETY ONE THOUSAND AND NO/100-----  
-----DOLLARS (\$191,000.00)  
to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I  
or we, Kenneth C. Owens and wife, Donna H. Owens

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Carol A. Ritter

(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama,  
to-wit:

Lot 117, according to the Final Record Plat of Greystone Farms, Guilford Place,  
Phase 1, as recorded in Map Book 20, page 105, in the Probate Office of Shelby  
County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 2001, which are a lien, but not yet due and payable until October 1, 2001.
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$ 80,000.00 of the purchase price recited herein was derived from the proceeds  
of a mortgage loan closed simultaneously herewith.

10/04/2001-42963  
11:25 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MEL 122.00

TO HAVE AND HOLD to the said grantee, 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, 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, their heirs and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal (s), this 28th  
day of September, 2001

\_\_\_\_\_(Seal)  
\_\_\_\_\_(Seal)  
\_\_\_\_\_(Seal)

KC Owens (Seal)  
Kenneth C. Owens  
Donna H. Owens (Seal)  
Donna H. Owens  
\_\_\_\_\_(Seal)

STATE OF ALABAMA }  
Jefferson COUNTY }

General Acknowledgment

I, David F. Ovson, a Notary Public in and for the said County, in said State, hereby certify that  
Kenneth C. Owens and wife, Donna H. Owens  
whose name(s) 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 conveyance they executed the same voluntarily  
on the day the same bears date.

Given under my hands and official seal this 28th day of September A.D., 2001

David F. Ovson Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COM. EXPIRES SEPTEMBER 27, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

1991 # 2001-42963