

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.

10254/2001-42963
10254/2001-42963
SHELVING CERTIFIED
SHELVING JUDGE OF PROBATE
122.00

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

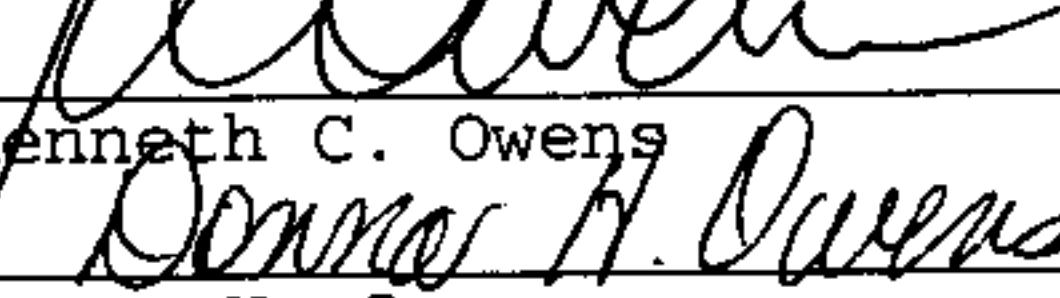
And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE(S), their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) 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 GRANTEE(S), their heirs and assigns forever, against the lawful claims of all persons.

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

(Seal)


(Seal)

(Seal)


(Seal)

(Seal)

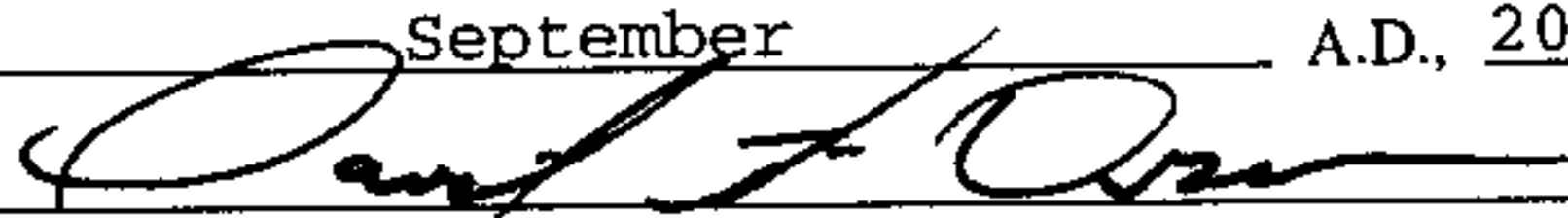
(Seal)

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 CURE NUMBER 10254/2001-42963
BONDING DATE SEPTEMBER 27, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS