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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

MICHAEL E. MCKAY
204 ROCKY RIDGE DRIVE
HELENA, AL 35080

Inst # 2001-55794
12/19/2001-55794
12:46 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 15.50

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of EIGHTY TWO THOUSAND SEVEN HUNDRED TWENTY FIVE and 00/100 (\$82,725.00) DOLLARS to the undersigned grantor, JOE ROSE HOMEBUILDERS, INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto MICHAEL E. MCKAY, 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 52 ACCORDING TO THE SURVEY OF ROCKY RIDGE, PHASE II, AS RECORDED IN MAP BOOK 27, PAGE 16, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2002 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. BUILDING SETBACK LINE OF 20 FEET RESERVED FROM ROCKY RIDGE DRIVE AS SHOWN BY PLAT.
3. EASEMENT AS SHOWN BY RECORDED PLAT, INCLUDING 20 FEET ON THE SOUTHERLY SIDE OF LOT.
4. RESTRICTIONS COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. #2000-40214 IN PROBATE OFFICE.
5. TRANSMISSION LINE PERMITS(S) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT(S) RECORDED IN DEED BOOK 130 PAGE 173 IN PROBATE OFFICE.
6. SUBJECT TO 20 FOOT RIGHT OF WAY FOR INGRESS AND EGRESS GRANTED TO MARY ALICE BALCKMON DATE 3-29-96 BY INST. #1996-11116 IN PROBATE OFFICE.
7. RIGHTS OF OWNERS OF PROPERTY ADJOINING PROPERTY IN AND TO THE JOINT OR COMMON RIGHTS IN BUILDING SITUATED ON SAID LOTS, SUCH RIGHTS INCLUDE BUT ARE NOT LIMITED TO ROOF, FOUNDATION, PARTY WALLS, WALKWAY AND ENTRANCE.

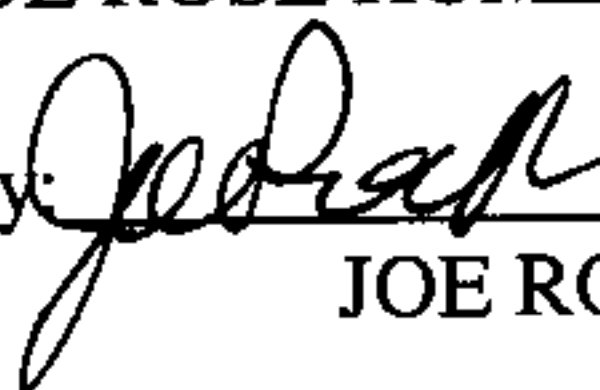
\$81,606.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, JOE ROSE HOMEBUILDERS, INC., by its PRESIDENT, JOE ROSE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 27th day of November, 2001.

JOE ROSE HOMEBUILDERS, INC.

By 
JOE ROSE, PRESIDENT

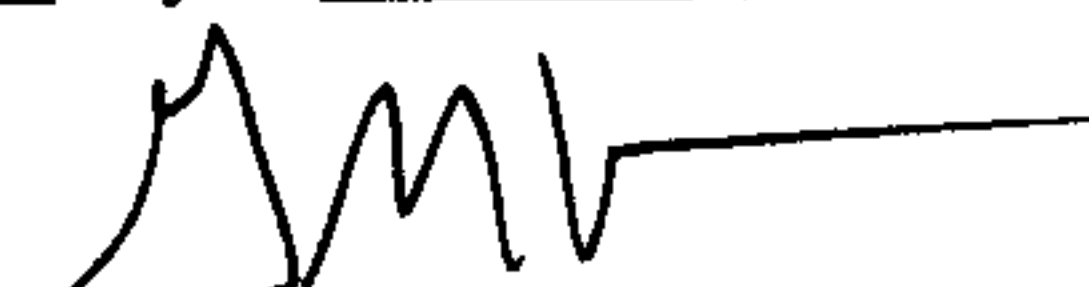
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOE ROSE, whose name as PRESIDENT of JOE ROSE HOMEBUILDERS, INC., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 27th day of November, 2001.


Notary Public

My commission expires: 9.29.01

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