

This instrument was prepared by

A. VINCENT BROWN, JR.
510 North 18th Street
Bessemer, AL 35020

File #102-23

SEND TAX NOTICE TO:

TERESA J. RILEY
356 ROCKY RIDGE CIRCLE
HELENA, AL 35080

Inst # 2002-04416
01/25/2002-04416
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 15.50

WARRANTY DEED

**STATE OF ALABAMA
SHELBY COUNTY**

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Ninety Thousand Two Hundred Twenty-Five and 00/100 (\$90,225.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, JOE ROSE HOMEBUILDERS, INC. (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto TERESA J. RILEY (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama to-wit:

LOT 60, ROCKY RIDGE, PHASE II, AS RECORDED IN MAP
BOOK 27, PAGE 16, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

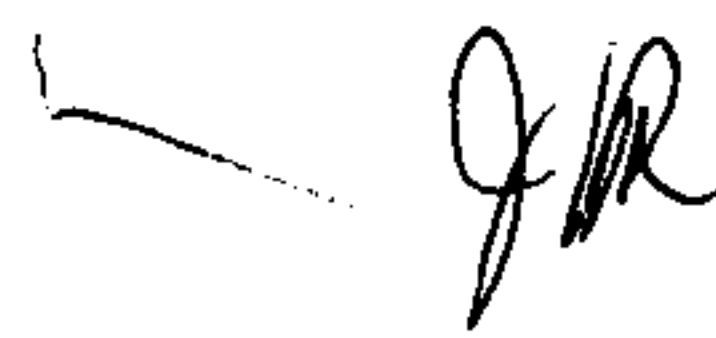
SUBJECT TO:

1. Taxes for the year beginning October 1, 2001, which constitutes a lien, but are not yet due and payable until October 1, 2002.
2. Building setback line of 20 feet reserved from Southerly side and 20 feet reserved from rocky Ridge Circle as shown by plat.
3. Restrictions, covenants and conditions as set out in instrument recorded in Inst. #2000-40214.
4. Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 130, Page 173.
5. 20-foot right of way for ingress and egress granted to Mary Alice Blackmon dated 3/29/96 by instrument recorded in Inst. 1996-11116.

\$88,830.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

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

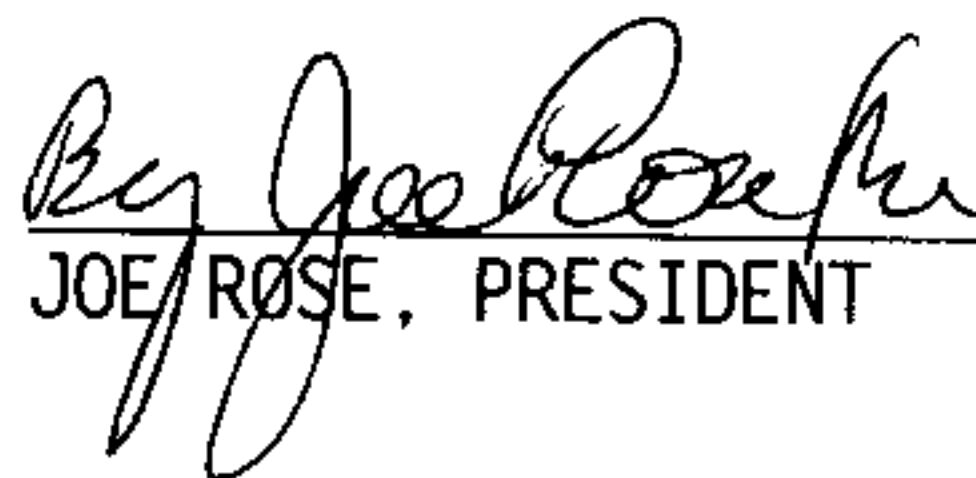
And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it



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 GRANTEE, his her or their heirs, executors 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, hereto set its signature and seal this the 22nd, day of January, 2002.

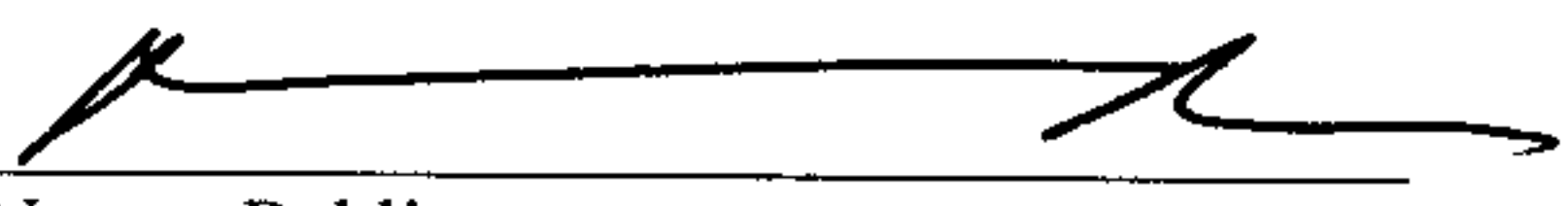
JOE ROSE HOMEBUILDERS, INC.

 (SEAL)
JOE ROSE, PRESIDENT

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, here by 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 22nd day of January, 2002 .


Notary Public
My commission expires: 11-29-2003

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