

This instrument was prepared by:  
Clayton T. Sweeney, Attorney  
2700 Highway 280 East, Suite 160  
Birmingham, AL 35223

Send Tax Notice To:  
Stephen D. Ross  
105 Cambrian Way  
Birmingham, AL 35243

STATE OF ALABAMA )  
: GENERAL WARRANTY DEED  
COUNTY OF SHELBY )

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of **Ten Dollars (\$10)**, and other good and valuable consideration, this day in hand paid to the undersigned **Stephen D. Ross and wife, Charlotte S. Jenkins-Ross**, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, **Stephen D. Ross**, (hereinafter referred to as GRANTEE), his heirs and assigns, the following described Real Estate, lying and being in the County of **Shelby**, State of Alabama, to-wit:

**Unit 105, in Cambrian Wood Condominium, as recorded in Map Book 6, page 62, located in Shelby County, Alabama as established by Declaration of Condominium, By-Laws and Amendments thereto recorded in Misc. Volume 12, Page 87, in the Office of the Judge of Probate Shelby County, Alabama, and amended by Misc. Volume 13, page 2, Misc. Volume 13, page 4 and Misc. Volume 13, page 344, in said probate office, together with an undivided .0089038% interest in the Common Elements as set forth in said Declaration, being situated in Shelby County, Alabama.**

Subject To:

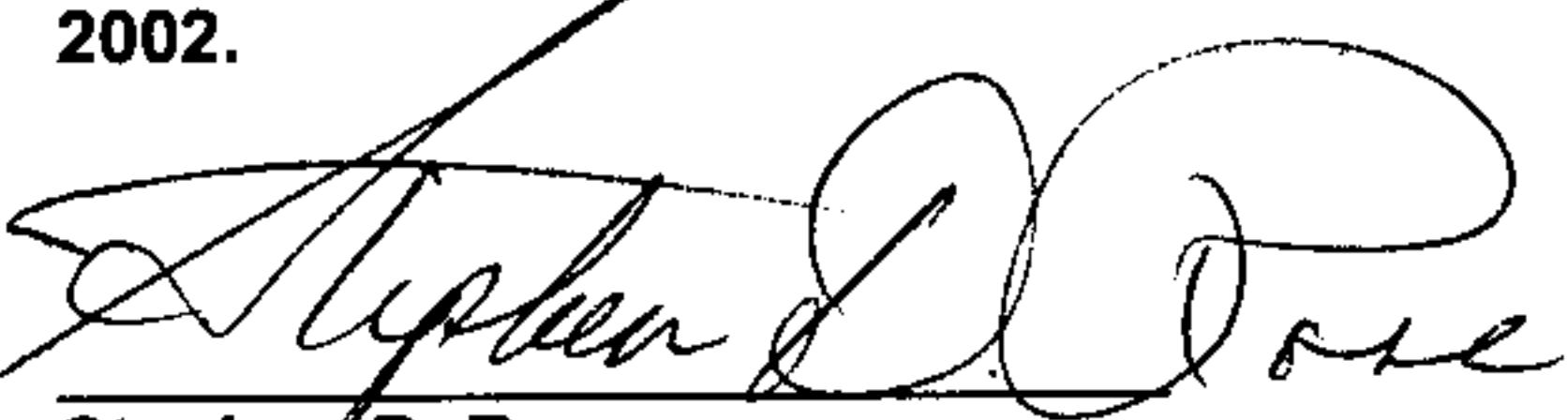
Ad valorem taxes for 2002 and subsequent years not yet due and payable until October 1, 2002. Existing covenants and restrictions, easements, building lines and limitations of record.

\$78,500.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

**TO HAVE AND TO HOLD**, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements unto the said GRANTEE, his heirs and assigns forever.

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTOR are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTOR will, and GRANTOR'S heirs, executors and administrators shall, warrant and defend the same to said GRANTEE, and GRANTEE'S heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTOR has hereunto set both hand and seal this the **24th** day of **January**, 2002.

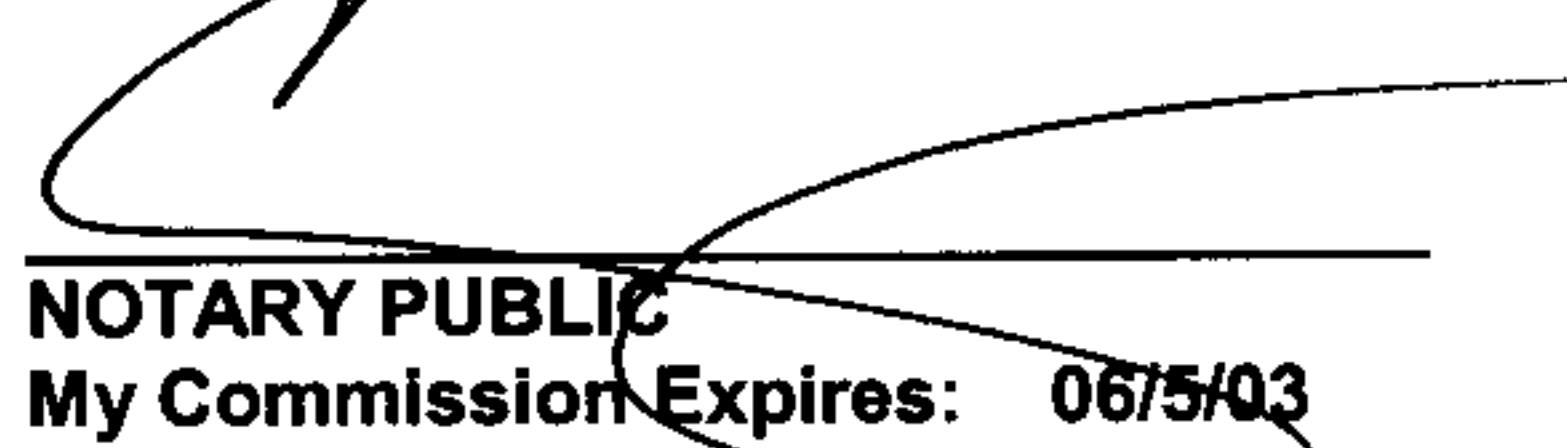
  
Stephen D. Ross

  
Charlotte S. Jenkins-Ross

STATE OF ALABAMA )  
:   
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Stephen D. Ross and wife, Charlotte S. Jenkins-Ross, whose names 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 Instrument they executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 24th day of January, 2002.

  
NOTARY PUBLIC  
My Commission Expires: 06/5/03

Inst # 2002-05648

02/01/2002-05648  
02:28 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 12.00