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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:

ANITA F. SMITH
641 FOREST LAKE DRIVE
CHELSEA, AL 35043

Inst # 2002-19334

04/26/2002-19334
08:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 19.00

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY TWO THOUSAND NINE HUNDRED SEVENTY FIVE DOLLARS and 00/100 (\$162,975.00) to the undersigned grantor, AMERICAN HOMES AND LAND CORPORATION 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 ANITA F. SMITH, 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 29, ACCORDING TO THE MAP AND SURVEY OF FOREST LAKES, SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 94, 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. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED IN DEED BOOK 331, PAGE 262, TOGETHER WITH THE APPURTENANT RIGHTS TO USE THE SURFACE.
3. PERMIT TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 139, PAGE 127; DEED BOOK 236, PAGE 829; DEED BOOK 126, PAGE 191; DEED BOOK 126, PAGE 323 AND DEED BOOK 124, PAGE 519.
4. RIGHT OF WAY TO SHELBY COUNTY AS RECORDED IN DEED BOOK 228, PAGE 339.
5. RESTRICTIONS AS RECORDED IN MAP BOOK 28, PAGE 94.
6. 15 FOOT MINIMUM SETBACK LINE FROM FOREST LAKES DRIVE AND 7.5 FOOT EASEMENT ALONG THE SOUTH PROPERTY LINE AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.
7. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN INSTRUMENT #2001-9358 AND INSTRUMENT #2001-47360.

\$158,050.00 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, AMERICAN HOMES AND LAND CORPORATION, by its PRESIDENT, GARY THOMAS who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 12th day of April, 2002.

AMERICAN HOMES AND LAND CORPORATION

By

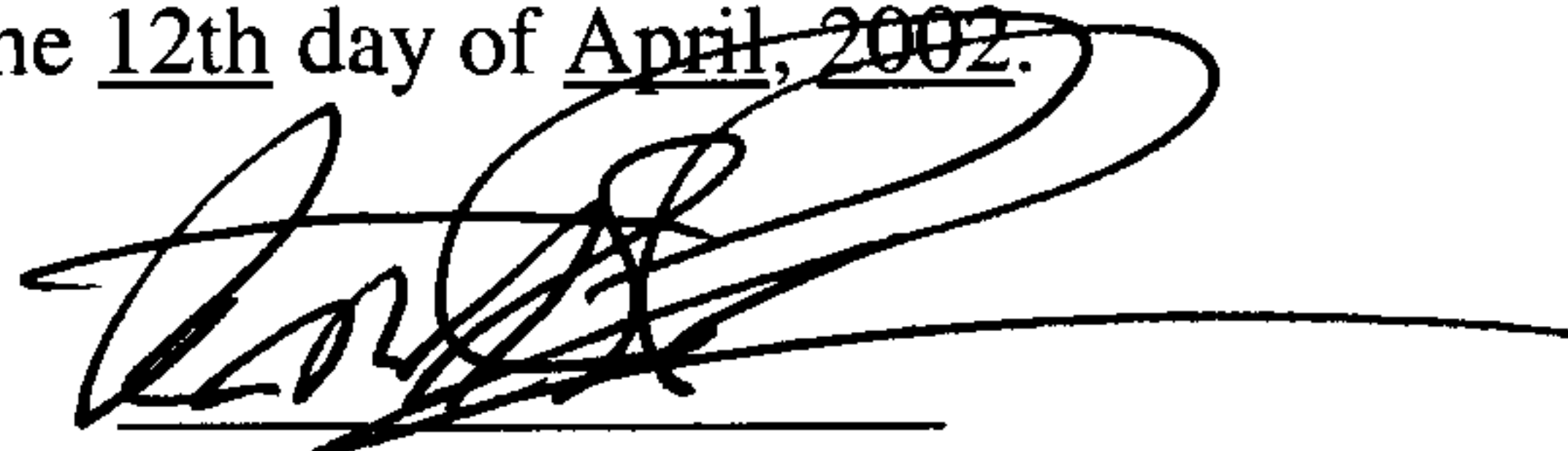

GARY THOMAS, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GARY THOMAS, whose name as PRESIDENT of AMERICAN HOMES AND LAND CORPORATION, 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 12th day of April, 2002.


Notary Public

My commission expires: 7/14/02

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