

This Instrument Prepared By:  
James F. Burford, III  
Attorney at Law  
1318 Alford Avenue Suite 101  
Birmingham, Alabama 35226

✓ Send Tax Notice to:  
Deborah F. Ritchie  
103 Royal Chase Drive  
Pelham, Alabama 35124

**STATUTORY WARRANTY DEED**

STATE OF ALABAMA )  
  
SHELBY COUNTY )

**KNOW ALL MEN BY THESE PRESENTS:** That in consideration of Thirty-five Thousand and No/100 Dollars (\$35,000.00), to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I, Union State Bank (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto Deborah F. Ritchie, (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Royal Oaks, 5<sup>th</sup> Sector, a residential subdivision, as recorded in Map Book 15, Page 93, Probate Office of Shelby County, Alabama.

**SUBJECT TO:** (1) Taxes due in the year 2002 and thereafter; (2) Easements, restrictions, and rights-of-way of record; (3) Mineral and mining rights not owned by the Grantor; (4) Any and all outstanding statutory rights of redemption; (5) The physical condition of the Property, it being understood that the Property is being sold in its "AS IS, WHERE IS" condition; (6) Any and all matters affecting the title to the Property conveyed herein which were not expressly and affirmatively imposed upon said Property by the Grantor; (7) Any and all mortgage encumbrances to any lender which existed on the Property prior to April 17, 2002, other than that certain Mortgage from Francis X. Ritchie and wife Deborah F. Ritchie to Union State Bank.

**TO HAVE AND TO HOLD** to the said Grantee, her successors and assigns forever.

**IN WITNESS WHEREOF**, the undersigned has hereunto set his hand and seal, this the 22 day of MAY, 2002.

Union State Bank  
By: Rex V. Alexander  
Its: PRESIDENT

STATE OF ALABAMA )  
  
Jeff COUNTY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that ALEX V. ALEXANDER, whose name as PRESIDENT of Union State Bank, Birmingham, Alabama, a corporation is signed to the foregoing instrument, and who is known to me, acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of the corporation.

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

[Signature]  
Notary Public  
My Commission Exp. 3.1.06