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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

BARBARA HENDERSON
432 WATERFORD DRIVE
CALERA, AL 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWENTY THREE THOUSAND and 00/100 (\$123,000.00) to the undersigned grantor, MUNGER BLALOCK & COMPANY, 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 BARBARA HENDERSON, 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 389, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 137, 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. 8 FOOT EASEMENT ON FRONT AS SHOWN BY RECORDED MAP.
3. RESTRICTIONS AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT 2001/12818, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.
5. RIGHT OF WAY TO F. CRAIG MITCHELL, RECORDED IN DEED BOOK 259, PAGE 724, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. RIGHT OF WAY TO MILFORD LEE, RECORDED IN DEED BOOK 317, PAGE 30, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY TO SHELBY COUNTY, RECORDED IN DEED BOOK 240, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. GRANT TO THE STATE OF ALABAMA FOR RAILROAD AS SET OUT IN RAL 278, PAGE 5, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. MINERAL AND MINING RIGHTS AND RIGHT INCIDENT THERETO RECORDED IN RAL 345, PAGE 744 AND INSTRUMENT 1995/1640 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

10. TERMS AND CONDITIONS AS CONTAINED IN THAT CERTAIN DEED RECORDED IN INSTRUMENT 1995/1640, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
11. RELEASE OF DAMAGES RECORDED IN INSTRUMENT 1995/1640 AND REAL 345, PAGE 744, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
12. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT 2001/12818 AND INSTRUMENT 2001/12819, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

\$98,400.00 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, MUNGER BLALOCK & COMPANY, INC., by its VICE PRESIDENT, J. HARRY BLALOCK who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 22nd day of May, 2002.

MUNGER BLALOCK & COMPANY, INC.

By: 

J. HARRY BLALOCK, VICE PRESIDENT

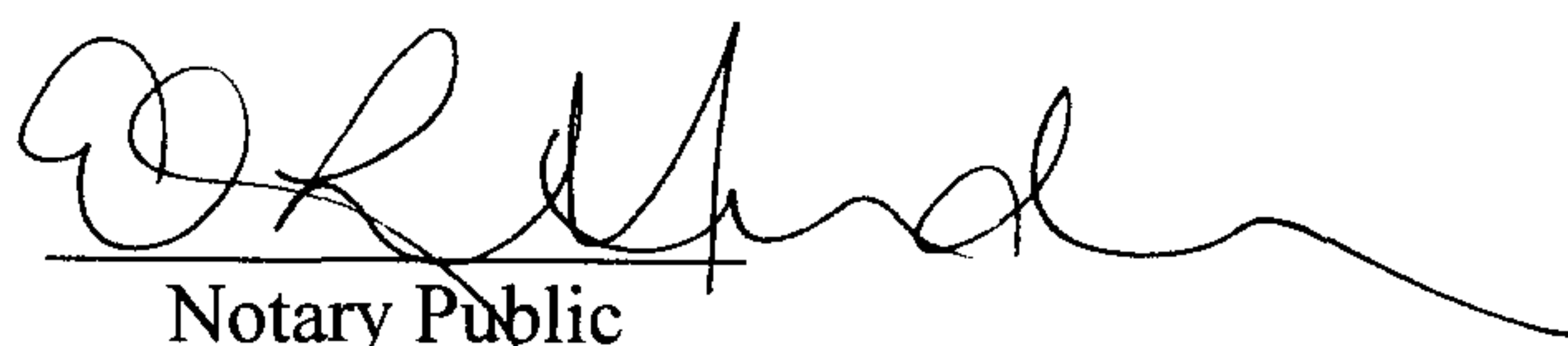
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that J. HARRY BLALOCK, whose name as VICE PRESIDENT of MUNGER BLALOCK & COMPANY, 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 22nd day of May, 2002.


Notary Public

My commission expires: 10-2-05