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SHELBY COUNTY ABSTRACT & TITLE CO., INC.

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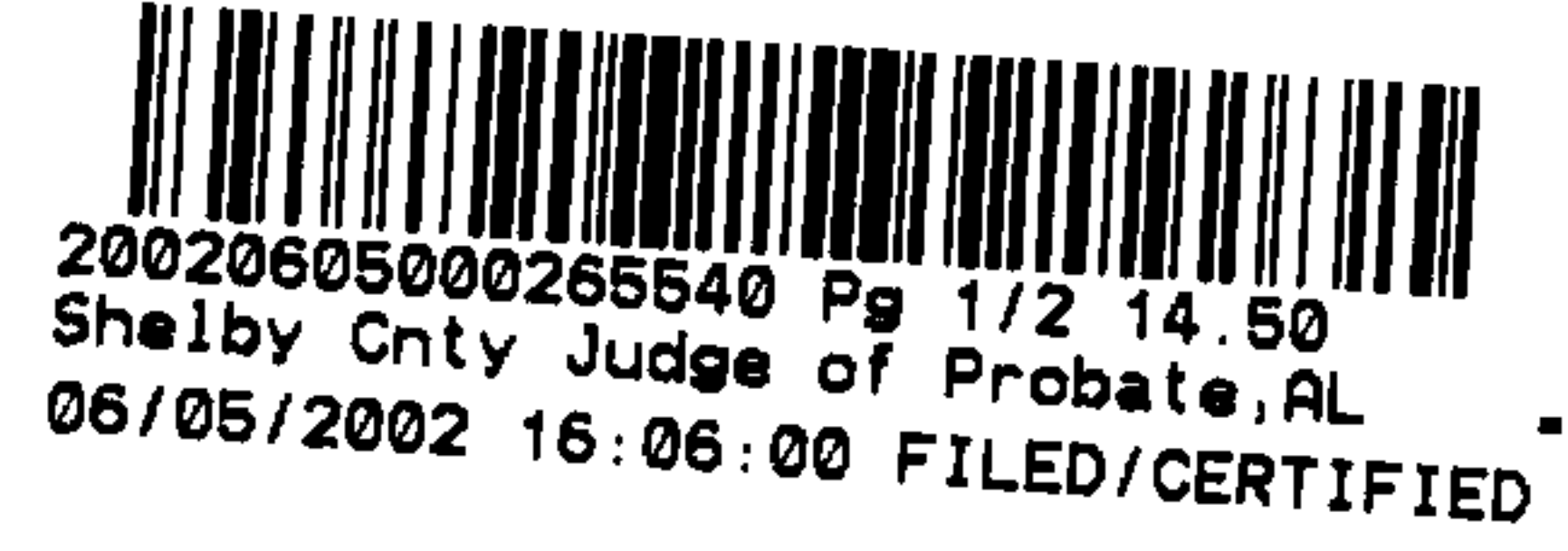
SEND TAX NOTICE TO:

(Name) Rachel Tate

(Address) P.O. Box 1031

Cabana AL 35040

This instrument was prepared by: **MIKE T. ATCHISON**
P. O. Box 822
Columbiana, AL 35051



Form 1-1-27 Rev. 4/99
WARRANTY DEED - Stewart Title Insurance Corporation of Houston, Texas

STATE OF ALABAMA
Shelby COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of Seventy Six Thousand Five Hundred and no/100-----

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we ,
Dana Salee Defoor Watkins, as Personal Representative of the Estate of
Franklin Earl Defoor, Deceased, Probate Case NO. 41-300, Shelby County, AL
(herein referred to as grantor, whether one or more), bargain, sell and convey unto
Rachel Tate

(herein referred to as grantee, whether one or more), the following described real estate, situated in
Shelby County, Alabama, to-wit:

See Attached Exhibit "A" for Legal Description.

Subject to taxes for 2002 and subsequent years, easements, restrictions, rights of way and permits of record.

\$76,000.00 of the above recited purchase price was paid from a mortgage recorded simultaneously herewith.

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

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 4th day of June, 2002.

_____(Seal)
_____(Seal)
_____(Seal)

Estate of Franklin Earl Defoor, Deceased
Probate Case No. 41-300

BY: Dana Salee Defoor Watkins, Personal Representative (Seal)
Dana Salee Defoor Watkins (Seal)

STATE OF ALABAMA
Shelby COUNTY }

General Acknowledgement

Estate of Franklin Earl Defoor, Probate Case NO. 41-300

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Dana Salee Watkins, Personal Representative of the, whose name is signed to the foregoing conveyance who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date. in her capacity as such personal representative.

Given under my hand and official seal this 4 day of June A.D., 2002.

My Commission Expires: 10/16/04

[Signature]
Notary Public

EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL C:

A parcel of land in the SE 1/4 of the SW 1/4 of Section 13, Township 22 South, Range 1 East, being a part of the same land described in deeds to Frank Defoor, recorded in Instrument #1996-18650, #1997-27549, and #1998-20745, of the Real Property Records of Shelby County, Alabama, said parcel of land being more particularly described as follows: Commencing at the Southwest corner of said Section 13; thence East along the South line of said Section 13, a distance of 2434.70 feet to an Alabama Power Company concrete monument, found; thence East along the South line of said Section 13, a distance of 97.58 feet to a 1/2-inch rebar, set with a cap stamped "S. Wheeler RLPS #16165"; thence North 20 degrees 22 minutes 26 seconds East a distance of 93.10 feet to a 1/2-inch rebar, set with a cap stamped "S. Wheeler RLPS #16165" at the point of beginning; thence South 74 degrees 10 minutes 06 seconds East a distance of 63.73 feet, to a point on the 397 foot contour of Lay Lake; thence along said contour the following courses and distances: North 02 degrees 44 minutes 55 seconds West a distance of 24.67 feet; North 06 degrees 49 minutes 54 seconds East a distance of 55.50 feet; North 20 degrees 30 minutes 23 seconds West a distance of 32.66 feet; North 45 degrees 30 minutes 10 seconds West a distance of 26.01 feet; South 66 degrees 10 minutes 37 seconds West a distance of 14.53 feet; South 47 degrees 44 minutes 51 seconds West a distance of 32.16 feet; South 55 degrees 32 minutes 17 seconds West a distance of 68.25 feet; South 29 degrees 53 minutes 35 seconds West a distance of 29.33 feet; thence South 74 degrees 10 minutes 06 seconds East a distance of 73.94 feet to the point of beginning.

Together with the following non-exclusive access easement:

Commencing at the Southwest corner of said Section 13; thence East along the South line of said Section 13, a distance of 2434.70 feet to an Alabama Power Company concrete monument, found; thence East along the South line of said Section 13, a distance of 74.74 feet to the point of beginning; thence East along the South line of said Section 13, a distance of 15.72 feet to a point; thence North 40 degrees 13 minutes 17 seconds East a distance of 37.55 feet to a point; thence North 20 degrees 22 minutes 26 seconds East, a distance of 60.93 feet to a point; thence North 74 degrees 10 minutes 06 seconds West a distance of 12.04 feet to a point; thence South 20 degrees 22 minutes 26 seconds West a distance of 57.87 feet to a point; thence South 40 degrees 13 minutes 17 seconds West a distance of 45.40 feet to the point of beginning.