

Send tax notice to:
Kristin H. Richardson
942 Greystone Highlands Circle
Birmingham, Alabama 35242
File No. 02-212

This instrument prepared by:
James R. Moncus, Jr.,
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Forty Seven Thousand and 00/100 Dollars (\$147,000.00), in hand paid to the undersigned, Oren E. Biggers, a married man, (hereinafter referred to as the "Grantor") by Kristin H. Richardson, an unmarried woman, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 14, according to the Amended Map of Greystone Highlands, Phase I, as recorded in Map Book 19, Pages 24 and 25, in the Probate Office of Shelby County, Alabama.

Kristin H. Richardson is one and the same person as Kristin Richardson.

This is not nor ever has been the homestead of the Grantor's spouse.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2002.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat

(\$144,728.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantee, her heirs, executors, administrators and assigns forever.

The Grantor does for itself, its successors and assigns, covenant with the Grantee, her heirs, executors, administrators and assigns, that it is lawfully seized in fee simple of said premises, that the premises are free from all encumbrances except as aforesaid, 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 Grantee, her heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 12th day of July,
2002.


OREN E. BIGGERS

STATE OF ALABAMA
JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Oren E. Biggers, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 12th day of July, 2002.


Notary Public

[NOTARIAL SEAL]

My Commission expires: 02-23-04