

1594

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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Attorneys at Law
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SEND TAX NOTICE TO:

MONIKA L. BELTON
594 TREYMOOR LAKE CIRCLE
ALABASTER, AL 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHT THOUSAND DOLLARS and 00/100 (\$108,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, P. CLAY ROWELL and LISA C. ROWELL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MONIKA L. BELTON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 596, ACCORDING TO THE SURVEY OF WEATHERLY ABERDEEN, SECTOR 18, AS RECORDED IN MAP BOOK 21, PAGE 148, 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. EASEMENT AS SHOWN BY RECORDED PLAT, INCLUDING 10 FEET ALONG THE WESTERLY SIDE OF LOT.
3. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. #1999-38572 AND AMENDED BY INST. #1996-39753 IN PROBATE OFFICE.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. #1996-22996 IN PROBATE OFFICE.
5. NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES AS SET OUT IN INST. #1995-6002 IN PROBATE OFFICE.
6. COVENANTS AND AGREEMENT WATER SERVICE AND TAP FEES AS SET OUT IN INST. #1995-6003 IN PROBATE OFFICE.
7. NON-EXCLUSIVE PERPETUAL EASEMENT FOR INGRESS AND EGRESS AND UTILITIES AS SET OUT IN INST. #1993-37547, AS ASSIGNED AS INST. #1993-40410 IN PROBATE OFFICE.

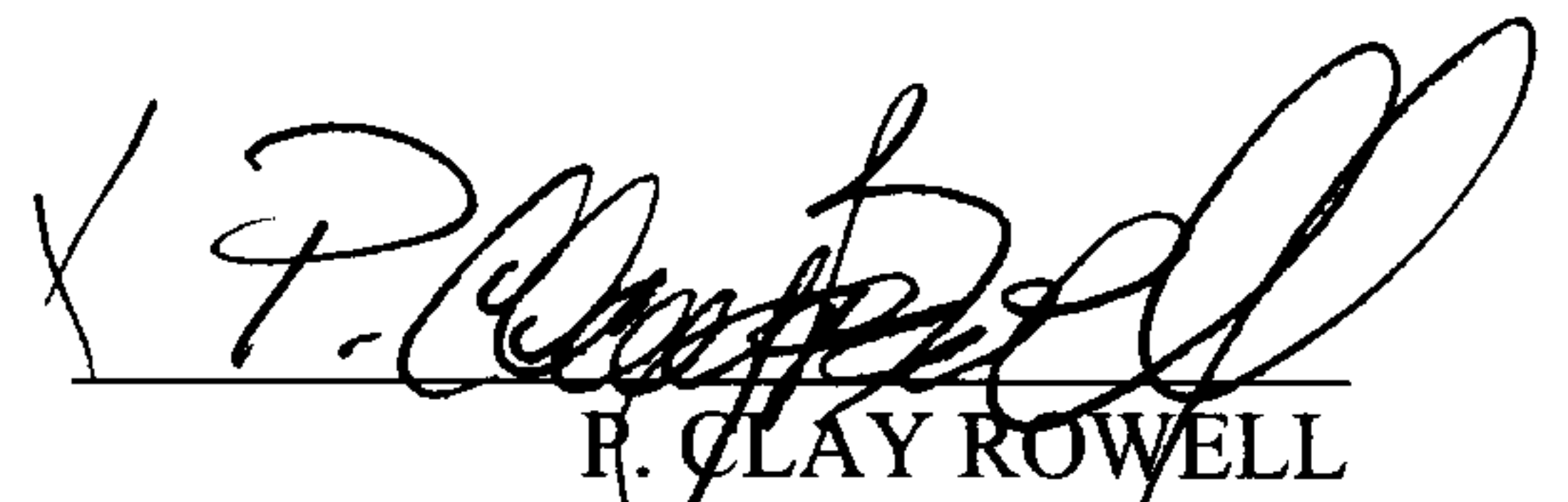
8. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 21, PAGE 148.
9. BUILDING SETBACK LINE OF 20 FEET RESERVED FOR TREYMOOR LAKE CIRCLE AS SHOWN BY RECORDED MAP.


\$108,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, 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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, P. CLAY ROWELL and LISA C. ROWELL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 16th day of August, 2002.


P. CLAY ROWELL

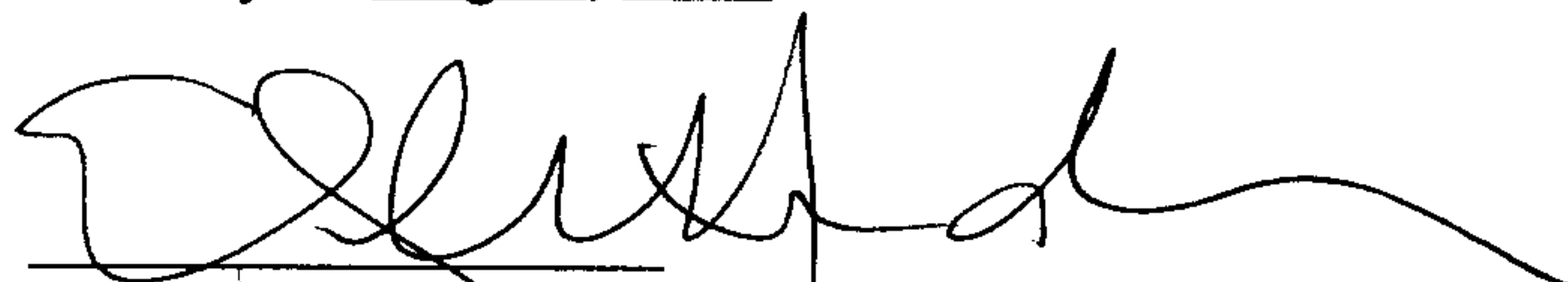

LISA C. ROWELL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that P. CLAY ROWELL, LISA C. ROWELL whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 16th day of August, 2002.


Notary Public

My commission expires: 10-2-05