

WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That, in consideration of
\$ 94,900.00 to the undersigned Grantor(s),
Lorena N. Marshall, An Unmarried Woman,
in hand paid by the Grantee named herein, the receipt of which is hereby acknowledged, the said Grantor(s)
does by these presents, grant, bargain, sell and convey unto
Kathryn L. Neblett (herein referred to as "Grantee") the
following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 13, according to the Survey of Willow Cove, Phase 2, as
recorded in Map Book 24, Page 49, in the Probate Office of
Shelby County, Alabama; being situated in Shelby County,
Alabama.

Address of Property: 109 Willow Cove Drive
Calera, AL 35040

Described property to become the homestead of Grantee.

Subject to taxes for the year 2002 and subsequent years, easements, restrictions, reservations,
rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

\$ 94,900.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, to the said Grantee, its successors and assigns forever. This
instrument is executed without warranty or representation of any kind on the part of the undersigned,
express or implied, except that there are no liens or encumbrances outstanding against the premises
conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein,
and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or
obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned
expressly limits its liability hereunder to the property now or hereafter held by it in the representative
capacity named.

IN WITNESS WHEREOF, the said GRANTOR(S), who is authorized to execute this conveyance,
has hereto set its signature and seal this the 29 day of August, 20 02.

By: _____
Grantor

Lorena N. Marshall
Grantor
by Sharrie Aliazzo
Her Attorney-in-Fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that
Lorena N. Marshall (by her Attorney in Fact, Sharrie Aliazzo), Unmarried
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/they executed the
same voluntarily on the day the same bears date.

Given under my hand and official seal this 29 day of August, 20 02.

Jalee A. England
Notary Public
Commission Expires: 02/25/04

This Instrument Prepared By:
Kevin Hays and Associates, PC
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:
Kathryn L. Neblett
109 Willow Cove Drive
Calera, AL 35040