

8/32

(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

JAMES L. SMILEY
105 MOUNTAIN PARKWAY
MAYLENE, AL 35114

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVEN THOUSAND DOLLARS and 00/100 (\$107,000.00) to the undersigned grantor, TRAVELERS BANK & TRUST, FSB 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 JAMES L. SMILEY, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in JEFFERSON County, Alabama, to-wit:

LOT 45, ACCORDING TO THE SURVEY OF WOODLAND HILLS, FIRST PHASE, FIFTH SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 152, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
1. ALL OUTSTANDING RIGHTS OF REDEMPTION IN FAVOR OF ALL PERSONS AND ENTITIES ENTITLED TO REDEEM THE PROPERTY FROM THAT CERTAIN MORTGAGE FORECLOSURE SALE EVIDENCED BY MORTGAGE FORECLOSURE DEED TO TRAVELERS BANK & TRUST, FSB, DATED 7/12/02, AND RECORDED ON 7/12/02, IN INSTRUMENT #2002071200032494, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, UNDER AND IN ACCORDANCE WITH THE LAWS OF THE STATE OF ALABAMA OR THE UNITED STATES OF AMERICA. THE COMPANY DOES NOT ATTEMPT HEREIN TO DISCLOSE OR IDENTIFY THE NAMES OF ALL PERSONS, FIRMS, PARTNERSHIPS, CORPORATIONS, ASSOCIATIONS, GOVERNMENTS, OR OTHER ENTITIES ENTITLED TO REDEEM THE PROPERTY UNDER THE LAWS OF THE STATE OF ALABAMA OR THE UNITED STATES OF AMERICA. NEVERTHELESS, RIGHTS OF REDEMPTION EXIST, AND AT THIS TIME CONSTITUTE A TITLE DEFECT, AND SAID DEFECT IS EXPRESSLY EXCEPTED FROM COVERAGE UNDER THIS POLICY BY VIRTURE OF THIS EXCEPTION.
1. BUILDING AND SETBACK LINES OF 35' AS RECORDED IN MAP BOOK 7, PAGE 152, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
1. 7.5. FOOT EASEMENT ON REAR AND NW LOT LINE AS PER PLAT.
1. SUBJECT TO COVENANTS, CONDITIONS AND RESTRICTIONS AS SET FORTH IN THE DOCUMENT RECORDED IN MISC. BOOK 6, PAGE 648, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

1. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 107, PAGE 526.
1. RIGHT OF WAY TO SOUTH CENTRAL BELL AS RECORDED IN DEED BOOK 279, PAGE 780.
1. TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS.

\$ 85,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

*JAMES L. SMILEY AND JAMES SMILEY ARE ONE IN THE SAME PERSON .

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, TRAVELERS BANK & TRUST, FSB, by Lynn Effinger its Vice President, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 21st day of November, 2002.

TRAVELERS BANK & TRUST, FSB

By: [Signature]

Lynn Effinger
Vice President

ITS: [Signature]

STATE OF Maryland

COUNTY OF Baltimore

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Lynn Effinger, whose name as Vice President of TRAVELERS BANK & TRUST, FSB, a federal savings bank, 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 federal savings bank.

Given under my hand this the 21st day of November, 2002.

[Signature]
Notary Public

My commission expires: 10-1-05

