



Send tax notice to:
Louisa Nettles
228 Cambrian Ridge Trail
Pelham, Alabama 35124

This instrument prepared by:
James R. Moncus, Jr., LLC
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 Nine Eight Thousand and no/100 Dollars (\$98,000.00) , in hand paid to the undersigned, Suzanne Murray, a single person, (hereinafter referred to as the "Grantor") by Louisa Nettles, (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 15, according to the Survey of Cambrian Ridge, as recorded in Map Book 21, Page 8, in the Probate Office of Shelby County, Alabama.

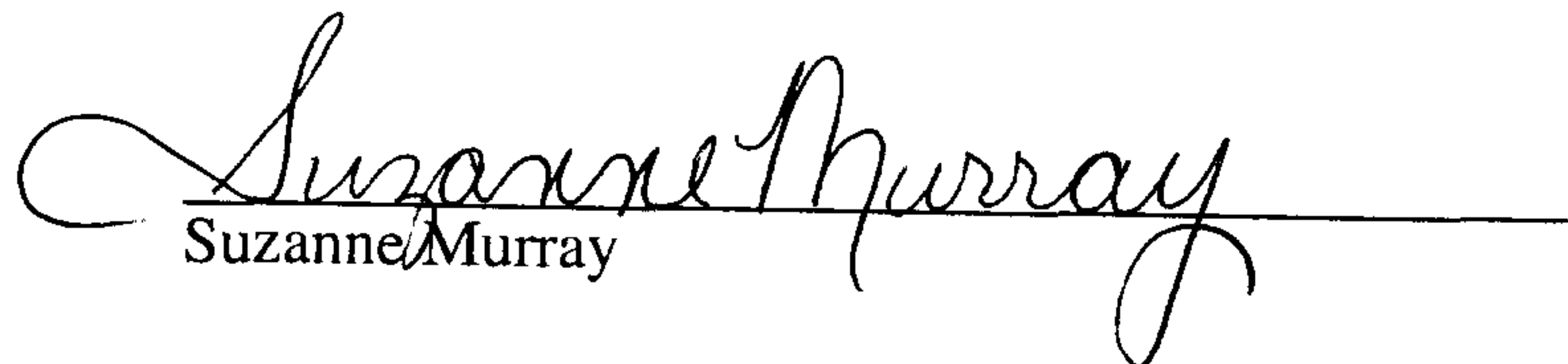
SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2003.
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.

\$78,400.00 and \$9,800.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.

And I(we) do for myself (ourselves), and for my (our) heirs, executors, and administrators covenant with the Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their 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 26th day of November, 2002.



Suzanne Murray

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 Suzanne Murray, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 26th day of November, 2002.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 2-23-04