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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Attorneys at Law
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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

LINDA DEVAULL
1817 STONE BROOK LANE
BIRMINGHAM, AL 35242

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY FIVE THOUSAND FIVE HUNDRED DOLLARS and 00/100 (\$185,500.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JENNIFER M. BORDEN, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LINDA DEVAULL, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 3-A, ACCORDING TO THE SURVEY OF THE COTTAGES OF BROOK HIGHLAND, AS RECORDED IN MAP BOOK 16, PAGE 129, IN THE PROBATE OFFICE 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.
2. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN REAL 288, PAGE 466 AND AMENDED BY FIRST AMENDMENT RECORDED IN INSTRUMENT 1993-11895; THE ARTICLES OF INCORPORATION OF STONEBROOK RESIDENTIAL ASSOCIATION, INC. IN BOOK 41, PAGE 518 AND THE BY-LAWS OF STONEBROOK RESIDENTIAL ASSOCIATION, INC., RECORDED IN BOOK 41, PAGE 530, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
3. RESTRICTIVE AGREEMENT AS SET OUT IN REAL VOLUME 220, PAGE 339 AND IN INSTRUMENT 1994-20747, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
4. EASEMENT FOR SANITARY SEWER LINES AND WATER LINES IF FAVOR OF WATER WORKS AND SEWER BOARD OF THE CITY OF BIRMINGHAM, RECORDED IN REAL VOLUME 194, PAGE 1 AND REAL VOLUME 194, PAGE 380 AND REAL VOLUME 270, PAGE 83, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
5. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN REAL VOLUME 207, PAGE 380 AND REAL VOLUME 270, PAGE 83, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

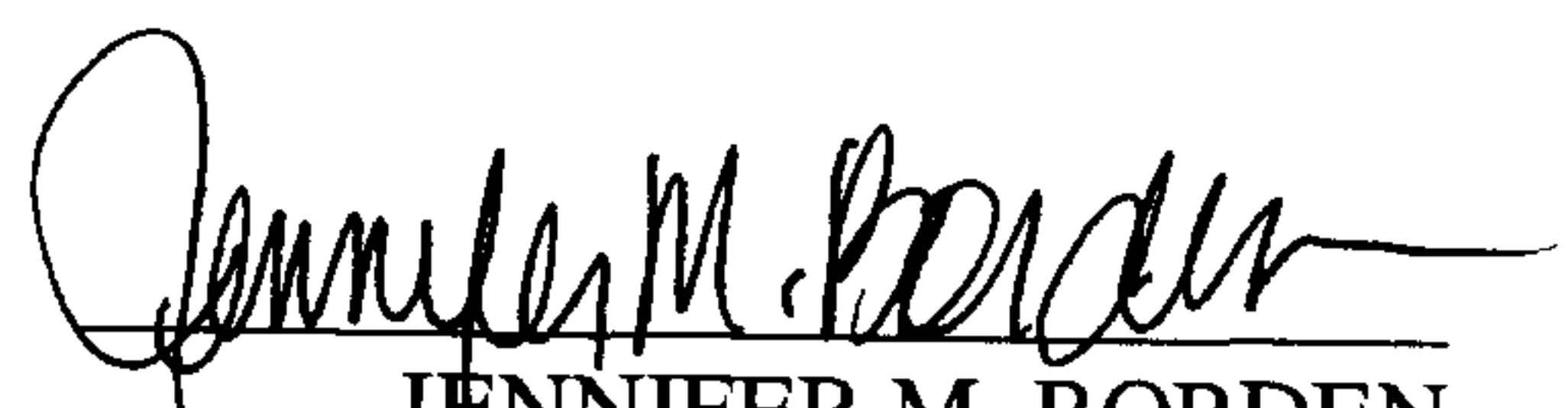
6. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO AND RELEASE OF DAMAGES RECORDED IN DEED BOOK 327, PAGE 553 AND DEED BOOK 32, PAGE 183, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN REAL VOLUME 194, PAGE 54, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. SEWER LINE EASEMENT RECORDED IN REAL VOLUME 107, PAGE 976, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. NOTE: MAP BOOK 16, PAGE 129 SHOWS THE FOLLOWING RESERVATION: SINK HOLE PRONE AREAS-THE SUBDIVISION SHOWN HEREON INCLUDING LOTS AND STREETS, LIES IN AN AREA WHERE NATURAL LIME SINKS MAY OCCUR. SHELBY COUNTY, THE SHELBY COUNTY ENGINEER, THE SHELBY COUNTY PLANNING COMMISSIONER AND THE INDIVIDUAL MEMBERS THEREOF AND ALL OTHER AGENTS, SERVANTS OR EMPLOYEES OF SHELBY COUNTY, ALABAMA, MAKE NO REPRESENTATIONS THAT THE SUBDIVISION LOTS AND STREET ARE SAFE OR SUITABLE FOR RESIDENTIAL CONSTRUCTION, OR FOR ANY OTHER PURPOSE WHATSOEVER. "AREA UNDERLAIN BY LIMESTONE AND THUS MAY BE SUBJECT TO LIME SINK ACTIVITY."

\$111,500.00 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, JENNIFER M. BORDEN, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 23rd day of December, 2002.

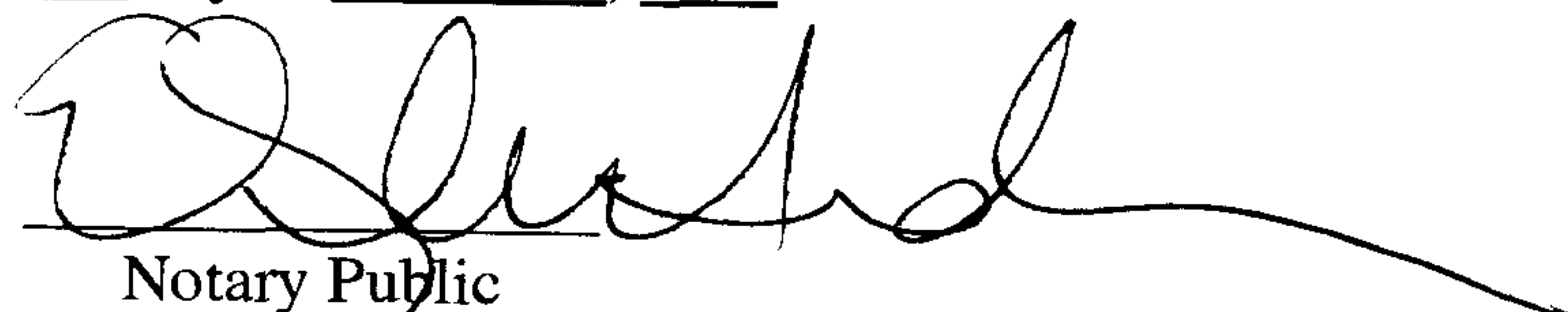

JENNIFER M. BORDEN

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JENNIFER M. BORDEN, 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 23rd day of December, 2002.


Notary Public

My commission expires: 10.2.05