

SEND TAX NOTICE TO: KARLA F. EDWARDS  
158 BIG OAK DRIVE  
MAYLENE, ALABAMA 35114

## WARRANTY DEED

STATE OF ALABAMA,  
SHELBY COUNTY.

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$290,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged we, **PHILIP L. HOWARD and WANDA F. HOWARD, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S), do hereby GRANT, BARGAIN, SELL and CONVEY unto **KARLA F. EDWARDS**, (herein referred to as GRANTEE(S), their heirs and assigns, the following described real estate, situated in the County of SHELBY, and State of Alabama, to-wit:

SEE LEGAL DESCRIPTION ATTACHED ON EXHIBIT "A"

\$190,000.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

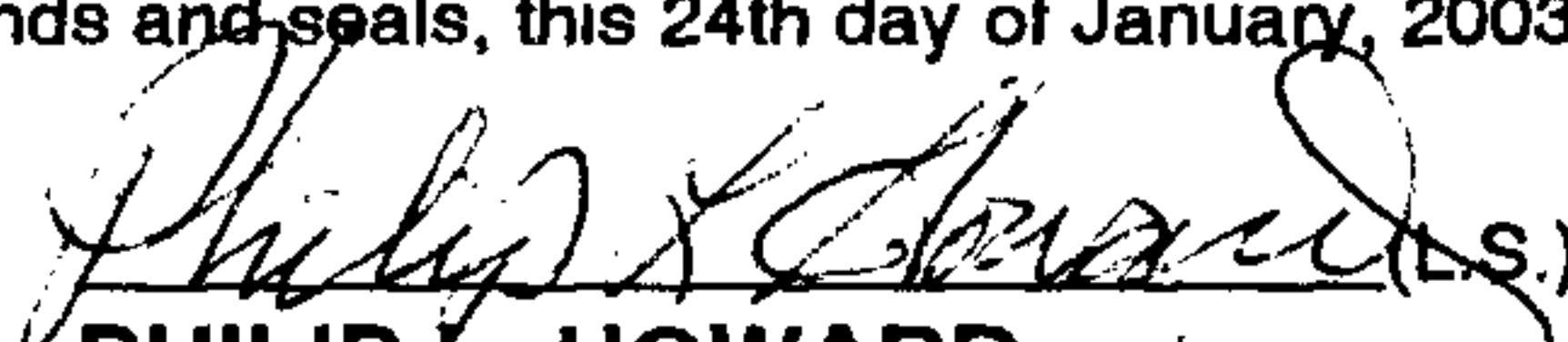
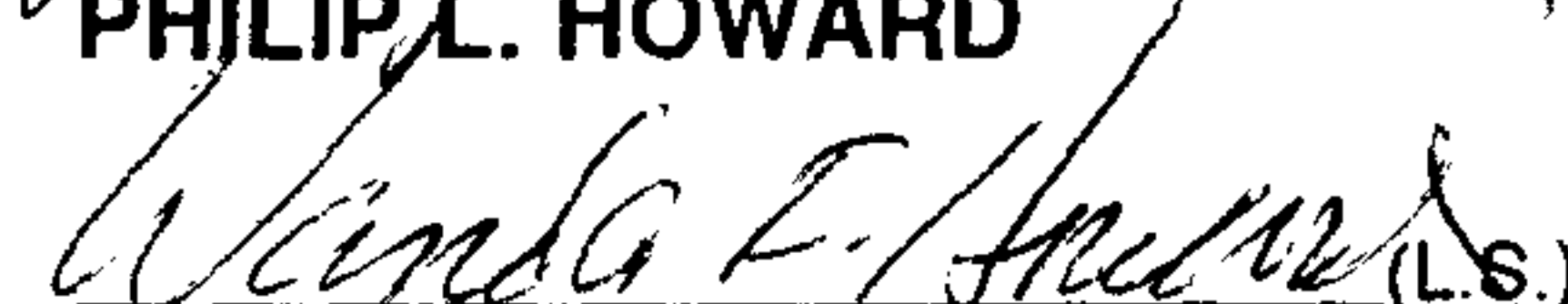
Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, the aforegranted premises to the said GRANTEE(S), their heirs and assigns FOREVER.

And GRANTOR(S) do covenant with the said GRANTEE(S), their heirs and assigns, that they have lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrances, except as hereinabove provided; that they have a good right to sell and convey the same to the GRANTEE(S), their heirs and assigns, and that GRANTOR(S) will WARRANT AND DEFEND the premises to the said GRANTEE(S), their heirs and assigns forever, the lawful claims and demands of all persons, except as hereinabove provided.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 24th day of January, 2003.

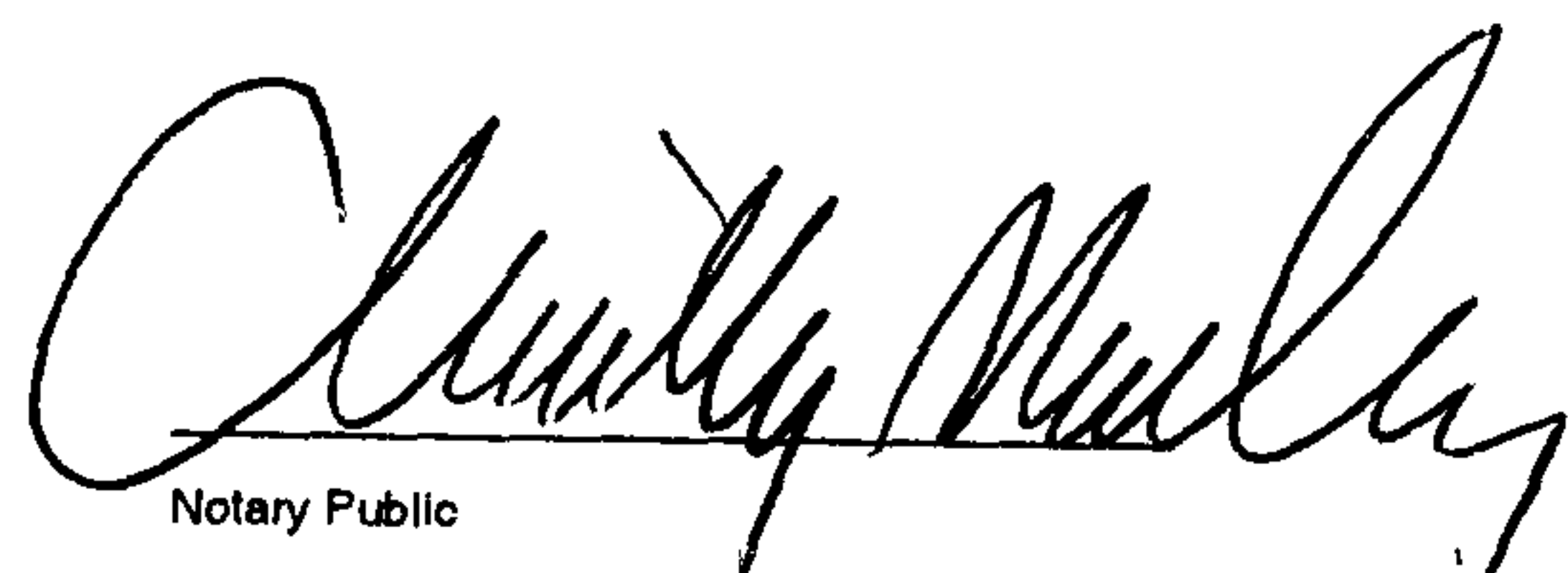
WITNESS:

  
PHILIP L. HOWARD  
  
WANDA F. HOWARD

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said State hereby certify that PHILIP L. HOWARD and WANDA F. HOWARD, HUSBAND AND WIFE, whose name(s) are signed to the foregoing conveyance, and who are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 24th day of January, 2003.

  
Notary Public  
My commission expires:

Prepared by:  
CHRISTOPHER P. MOSELEY  
MOSELEY & ASSOCIATES, P.C.  
3800 COLONNADE PARKWAY, SUITE 630  
BIRMINGHAM, AL 35243

MY COMMISSION EXPIRES OCTOBER 27, 2005

## EXHIBIT "A"

A parcel of land situated in the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 22, Township 21 South, Range 3 West, described as follows:

Commence at the Northwest corner of the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 22 and go South 89 degrees 55 minutes 04 seconds East along the North boundary of said  $\frac{1}{4}$ - $\frac{1}{4}$  Section for 1112.58 feet to the point of beginning; thence continue along previous course for 100.00 feet; thence South 29 degrees 38 minutes 50 seconds West for 541.83 feet; thence South 45 degrees 50 minutes 00 seconds West for 285.00 feet to the Easterly boundary of Big Oak Drive; thence North 44 degrees 12 minutes 00 seconds West for 220.00 feet; thence go North 45 degrees 47 minutes 8 seconds East for 733.63 feet to the point of beginning; being situated in Shelby County, Alabama.