

WARRANTY DEED

**STATE OF ALABAMA
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESENTS, That, in consideration of \$ 149,900.00 to the undersigned Grantor(s), Larry L. Black and wife Joyce J. Black, 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 Janelle Morrow (herein referred to as "Grantee") the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 61, Block 1, according to the Survey of Cahaba Valley Estates, Third Sector, as recorded in Map Book 5, Page 107, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and Mining Rights Excepted.

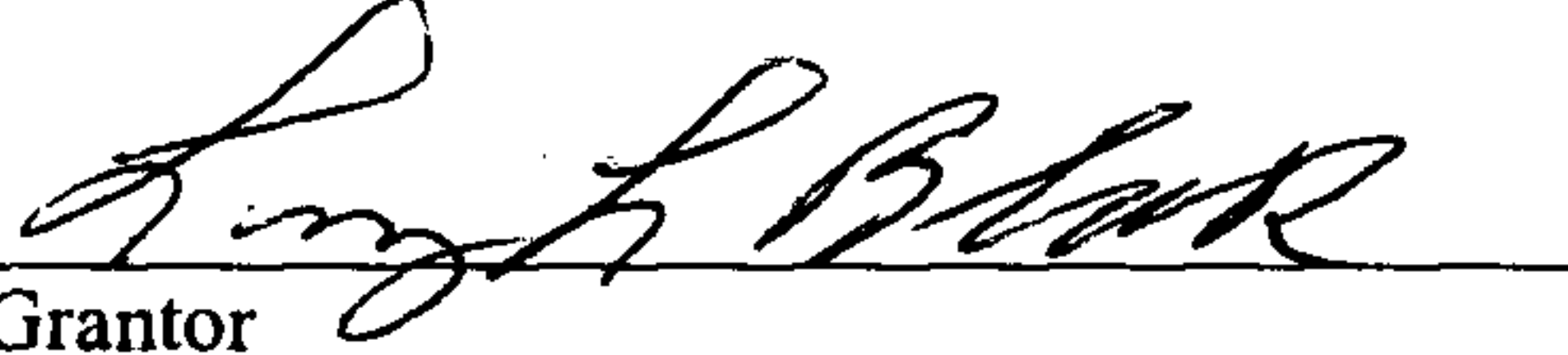
Address of the Property: 913 Willow Bend Road
Pelham, Alabama 35124

Subject to taxes for the year 2003 and subsequent years, easements, restrictions, reservations, rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$ 134,910.00 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. And said Grantor(s) does for itself, its successors and assigns, covenant with said Grantee, its heirs and assigns, that it is lawfully seized in fee simple of said premises, that it is free from all encumbrances, 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 Grantee, its heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR(S), who is authorized to execute this conveyance, has hereto set its signature and seal this the 31st day of March, 20 03.

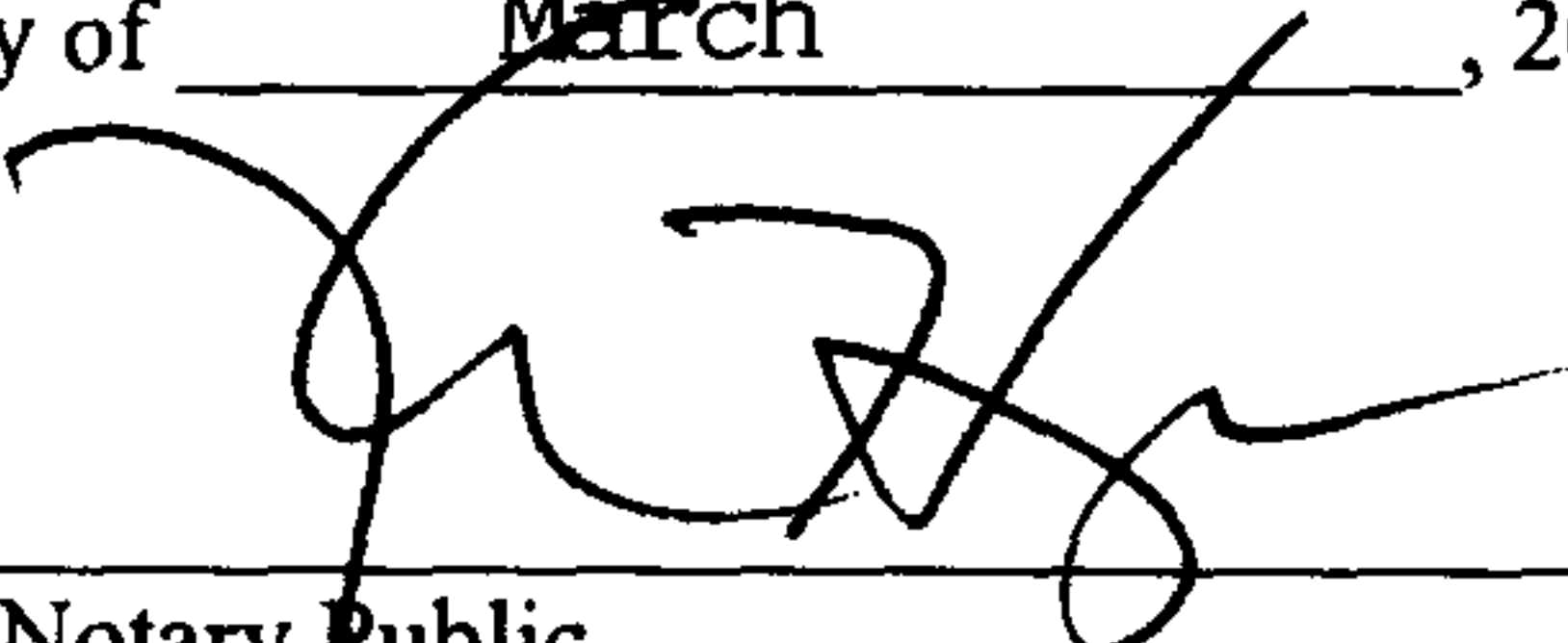
By:  Grantor  Grantor

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Larry L. Black and wife Joyce J. Black, 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 31 day of March, 20 03.

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 13, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS**


Notary Public
Commission Expires: _____

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

Send Tax Notices To:
Janelle Morrow
913 Willow Bend Road
Pelham, AL 35124