

WARRANTY DEED

**STATE OF ALABAMA
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESNTS, That, in consideration of \$ 90,000.00 to the undersigned Grantor(s), David M. Higgins and Kelli Payne Higgins, Husband and Wife, 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 Amanda Payne, Unmarried (herein referred to as "Grantee") the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 18, according to the Survey of Willow Point, Phase 1, as recorded in Map Book 21, Page 101, in the Probate Office of Shelby County, Alabama.

Address of Property: 113 Willow Point Lane
Alabaster, AL 35007

Described property to become the homestead of Grantee.

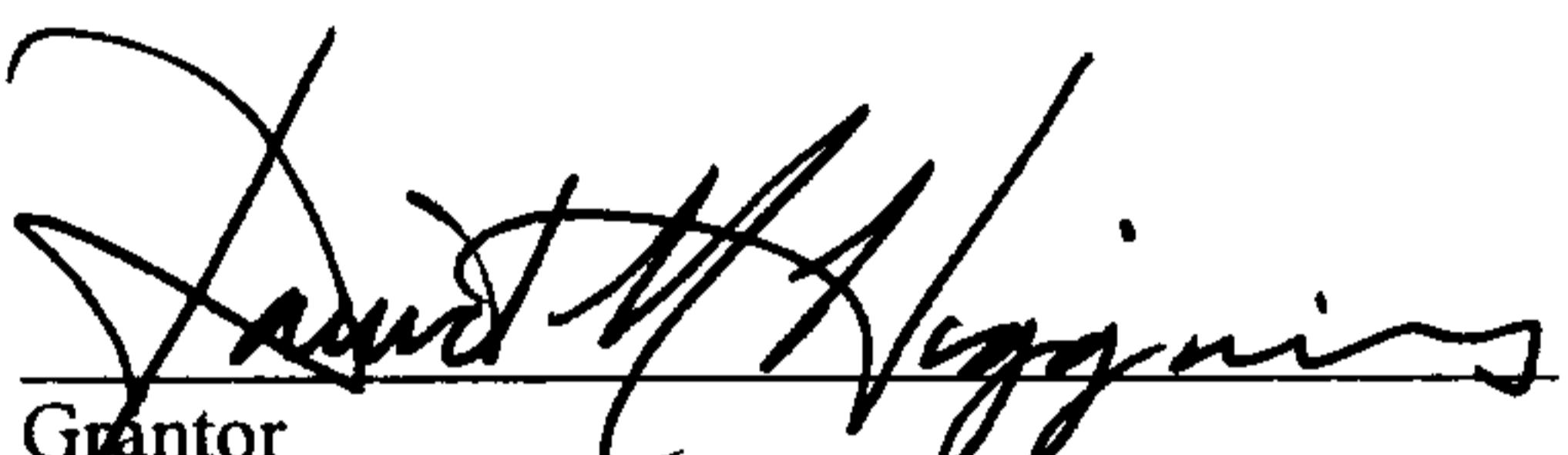
Subject to taxes for the year 2003 and subsequent years, easements, restrictions, reservations, rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

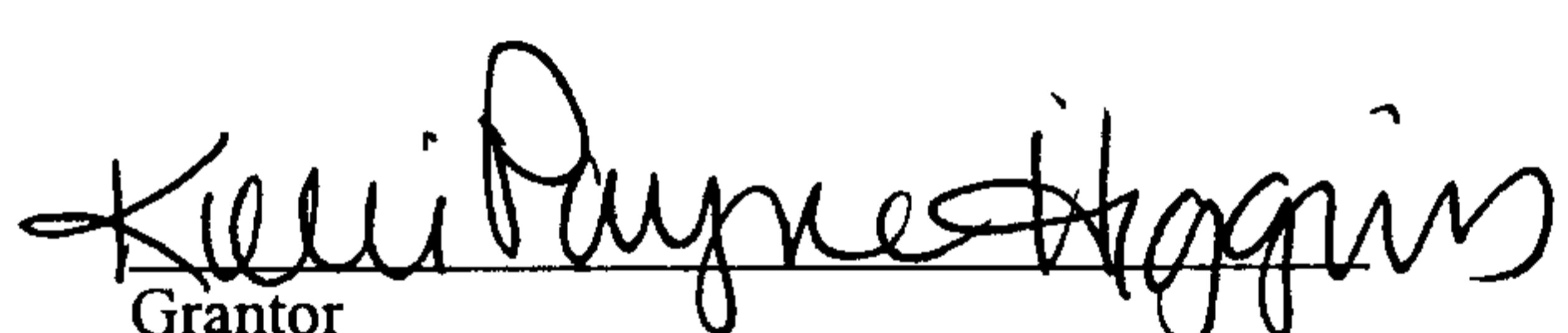
\$ 89,269.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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 30 day of May, 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 David M. Higgins and Kelli Payne Higgins, Husband and Wife, 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 30 day of May, 20 03.


Notary Public
Commission Expires: 02/25/04

This Instrument Prepared By:

Kevin Hays and Associates, PC
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:

Amanda Payne
113 Willow Point Lane
Alabaster, AL 35007