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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden  
PADEN & PADEN  
Attorneys at Law  
5 Riverchase Ridge, Suite 100  
Birmingham, Alabama 35244

JEANNE T. NIGRO  
1137 VILLAGE TRAIL  
CALERA, AL 35040

STATE OF ALABAMA)  
COUNTY OF SHELBY)

**WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of ONE HUNDRED TEN THOUSAND FIVE HUNDRED TWENTY FIVE DOLLARS and 00/100 (\$110,525.00) to the undersigned grantor, WATERFORD, L.L.C. an Alabama Limited Liability company, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto JEANNE T. NIGRO, 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 339 ACCORDING TO THE SURVEY OF WATERFORD VILLAGE SECTOR 2 AS RECORDED IN MAP BOOK 30 PAGE 112 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

**SUBJECT TO:**

1. TAXES FOR THE YEAR 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. A 25 FOOT ALLEY EASEMENT ON THE FRONT SIDE OF PROPERTY AS SHOWN ON RECORDED MAP.
3. AN 8 FOOT EASEMENT ON THE REAR SIDE OF PROPERTY AS SHOWN ON RECORDED MAP.
4. AN 8 FOOT EASEMENT ON FRONT FROM VILLAGE TRAIL AND A 7.5 FOOT EASEMENT ON NORTH SIDE OF SAID LOT AS SHOWN ON RECORDED MAP.
5. restrictive COVENANTS AS SETFORTH IN 2001-12818, 2002-59258, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. DECLARATION OF RESTRICTIONS COVENANTS AND EASEMENTS AS RECORDED IN INSTRUMENT 2000, PAGE 40215 AND AMENDED IN INSTRUMENT 2001-PAGE 12819.
7. ARTICLES OR ORGANIZATION OF WATERFORD LLC AS RECORDED IN INSTRUMENT 1999, PAGE 49065.
8. ORDINANCE WITH THE CITY OF CALERA AS RECORDED IN INSTRUMENT 2000, PAGE 0006.
9. RIGHT OF WAY TO SHELBY COUNTY, AS RECORDED IN DEED BOOK 240, PAGE 36.

10. GRANT TO THE STATE OF ALABAMA FOR RAILROAD AS RECORDED IN REAL 278, PAGE 5.
11. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INSTRUMENT 1995, PAGE 1640 AND REAL 345, PAGE 744.
12. TERMS AND CONDITIONS AS RECORDED IN INSTRUMENT 1995, PAGE 1640.
13. RELEASE OF DAMAGES AS SET FORTH IN INSTRUMENT 1995, PAGE 1640 AND REAL 345, PAGE 744.
14. ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION AS RECORDED IN INSTRUMENT 2001, PAGE 12817.

\$88,820.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**TO HAVE AND TO HOLD** Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, WATERFORD, L.L.C., by its MANAGING MEMBER, JOHN G. REAMER, JR. who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 1st day of August, 2003.

WATERFORD, L.L.C.

By:   
JOHN G. REAMER, JR., MANAGING MEMBER

STATE OF ALABAMA)

COUNTY OF SHELBY)

#### ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOHN G. REAMER, JR., whose name as MANAGING MEMBER of WATERFORD, L.L.C., an Alabama Limited Liability Company, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand this the 1st day of August, 2003.

  
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Notary Public

My commission expires: 9.29.06