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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

SUE A. HOLMES
486 WATERFORD DR
CALERA, AL 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWENTY NINE THOUSAND NINE HUNDRED SEVENTY EIGHT DOLLARS and 00/100 (\$129,978.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CHARLIE F. CHANCELLOR DBA C&W CONSTRUCTION, A MARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto SUE A. HOLMES, 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 469, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS, SECTOR 2, PHASE 2, AS RECORDED IN MAP BOOK 30, PAGE 111, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT PROPERTY DOES NOT CONSTITUTE THE HOMESTEAD OF THE GRANTOR NOR HIS RESPECTIVE SPOUSE.

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. EASEMENT AS SHOWN BY RECORDED PLAT, INCLUDING 8 FEET ON THE WESTERLY SIDE OF THE LAND.
3. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. NO. 20021126000592570 IN THE PROBATE OFFICE.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN INST. NO. 1995-1640 AND REAL 345 PAGE 744 IN THE PROBATE OFFICE.
5. RELEASE(S) OF DAMAGES AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. NO. 1995-1640 AND REAL 345 PAGE 744 IN THE PROBATE OFFICE.
6. RESTRICTIONS, LIMITATIONS, CONDITIONS AND OTHER PROVISIONS AS SET OUT IN MA P BOOK 30 PAGE 111 IN THE PROBATE OFFICE.

7. GRANT OF STATE OF ALABAMA FOR RAILROAD AS SET OUT IN REAL 278 PAGE 5 IN THE PROBATE OFFICE.
8. TERMS AND CONDITIONS AS CONTAINED IN DEED RECORDED IN INST. NO. 1995-1640 IN THE PROBATE OFFICE.

\$79,060.00 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, CHARLIE F. CHANCELLOR DBA C&W CONSTRUCTION, have hereunto set his, her or their signature(s) and seal(s), this the 13th day of August, 2003.

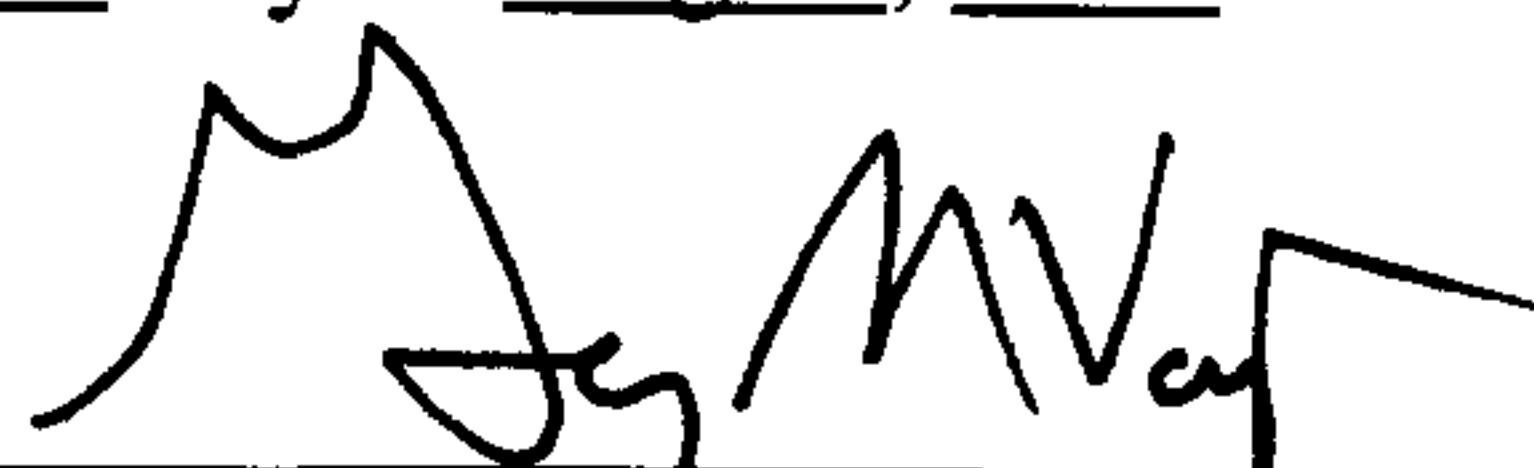

CHARLIE F. CHANCELLOR

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CHARLIE F. CHANCELLOR DBA C&W CONSTRUCTION, 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 13th day of August, 2003.


Notary Public

My commission expires: 9.29.06