

**SEND TAX NOTICE TO:**

GARY D. FOSTER

2547 WILLOWBROOK CIRCLE

BIRMINGHAM, ALABAMA 35242

#10-5-15-0-005-014

**THIS INSTRUMENT PREPARED BY:**

Gene W. Gray, Jr.  
2100 SouthBridge Parkway, #638  
Birmingham, Alabama 35209  
(205)879-3400

**WARRANTY DEED**

State of Alabama  
County of Shelby

**KNOW ALL MEN BY THESE PRESENTS:** That in consideration of  
FOUR HUNDRED THOUSAND AND NO /100 DOLLARS (\$400,000.00 )

to the undersigned GRANTOR in hand paid by the GRANTEES, whether  
one or more, herein, the receipt of which is hereby acknowledged,  
**PRIMACY CLOSING CORPORATION, a Nevada Corporation,** (herein  
referred to as GRANTOR) does grant, bargain, sell and convey unto  
GARY D. FOSTER (herein

referred to as GRANTEES) as individual owner or as joint tenants,  
with right of survivorship, if more than one, the following  
described real estate, situated in the State of Alabama, County  
of, to wit:

LOT 14 ACCORDING TO THE SURVEY OF WILLOWBROOK AS RECORDED IN MAP  
BOOK 11, PAGE 48 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY,  
ALABAMA.

Subject to:

Advalorem taxes due October 01, 2003 and thereafter.

Building setback lines, easements and restrictions as shown by  
recorded map.

Restrictions, covenants and conditions in Real 148, Page 365.

Right of Way to Alabama Power Company in Real 114, Page 141.

Agreement with Alabama Power Company as to underground  
distribution in Real 153, Page 604, and covenants set forth in  
Real 153, Page 604.

Release of damages in Real 225, Page 106.

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.  
1995-08953.

Covenants releasing predecessors in title from liability arising  
from sinkholes. Limestone formations, soil conditions or any  
other known or unknown surface or subsurface conditions that may  
now or hereafter exists or occur of cause damage to subject  
property, as set out in Inst. No. 1995-8953.

\$ 316000.00 of the consideration was paid from the proceeds  
of a mortgage loan closed simultaneously herewith.

**GRANTOR WARRANTS THAT THERE ARE NO OUTSTANDING CLAIMS FOR WORK,  
LABOR OR MATERIALS AS RELATES TO THE SUBJECT PROPERTY..**

**TO HAVE AND TO HOLD** unto the said Grantee(s), his/her/their heirs  
and assigns, forever; it being the intention of the parties to  
this conveyance, that if more than one Grantee, then to the  
Grantees as joint tenants with right of survivorship (unless the  
joint tenancy hereby created is severed or terminated during the  
joint lives of the Grantee(s) herein) in the event one Grantee  
herein survives the other, the entire interest in fee simple  
shall pass to the surviving Grantee and if one does not survive

the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And GRANTOR does for itself and its successors and assigns covenant with said Grantee(s), his/her/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 that same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

**IN WITNESS WHEREOF**, GRANTOR by its VICE PRESIDENT who is authorized to execute this conveyance, hereto sets its signature and seal this 24th day of SEPTEMBER, 2003.

**PRIMACY CLOSING CORPORATION,  
a Nevada Corporation**

by: R. A. Boswell

its: VICE PRESIDENT

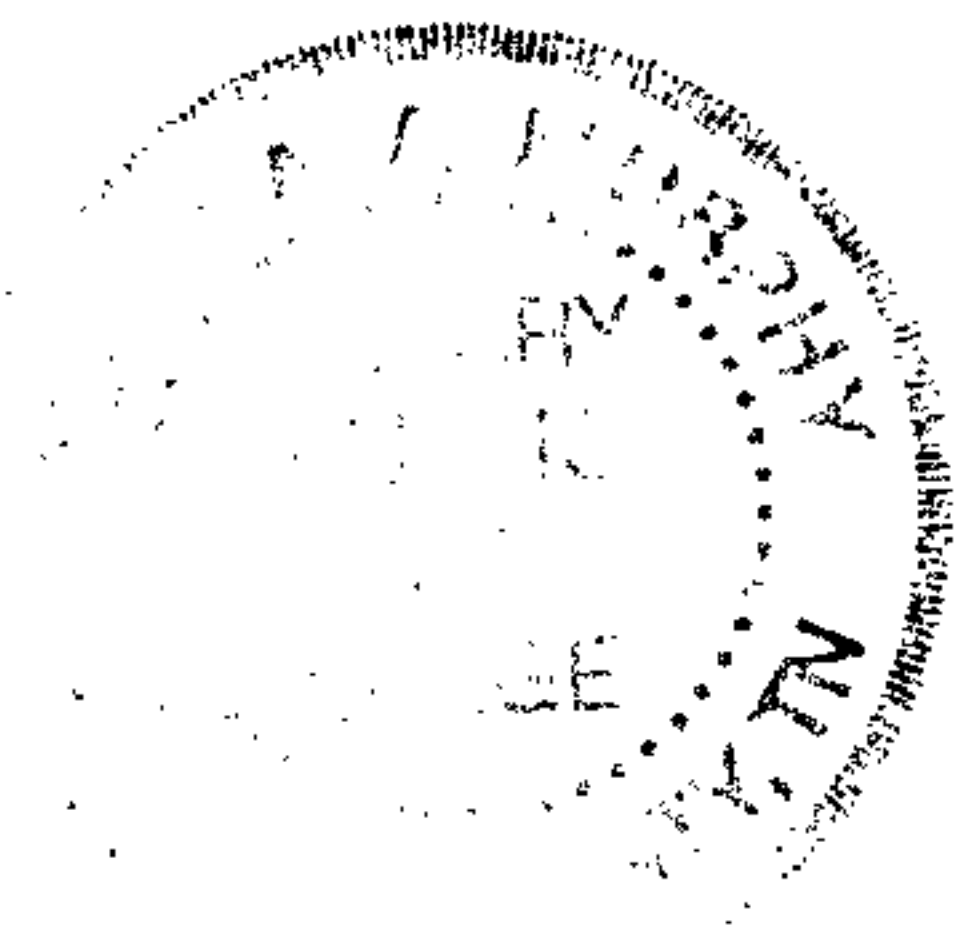
20031022000706930 Pg 2/2 98.00  
Shelby Cnty Judge of Probate, AL  
10/22/2003 08:58:00 FILED/CERTIFIED

STATE OF TENNESSEE\_  
COUNTY OF SHELBY\_

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ross A. Boswell whose name as Vice President of PRIMACY CLOSING CORPORATION, a Nevada Corporation, 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/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 24th day of Sept., 2003.

(SEAL)



Marina A. Murphy  
Notary Public  
Print Name: Marina A. Murphy  
Commission Expires: 8-16-06  
**MUST AFFIX SEAL**

**Instructions to Notary:** This form acknowledgment cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgment.