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10294

(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

MARK N. RADER
1203 HILLSBORO LANE
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THOUSAND DOLLARS and 00/100 (\$100,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOHN M. POWERS and CATHERINE C. POWERS, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MARK N. RADER, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 3, BLOCK 5, ACCORDING TO A RESURVEY OF BLOCK 5 OF A RESURVEY OF BRECKENBRIDGE PARK, AS RECORDED IN MAP BOOK 11, PAGE 18, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. EASEMENT(S) OVER 10' ON SOUTHERLY AND EASTERLY PROPERTY LINE AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. EASEMENTS AS SHOWN BY RECORDED PLAT AS SHOWN ON MAP BOOK 11, PAGE 18.
4. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT RECORDED IN REAL 45, PAGE 774.
5. EASEMENTS TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT RECORDED IN REAL 120, PAGE 497.
6. AGREEMENT WITH ALABAMA POWER COMPANY AS TO UNDERGROUND CABLES RECORDED IN REAL 69, PAGE 447 AND COVENANTS PERTAINING THERETO RECORDED IN REAL 69, PAGE 450.

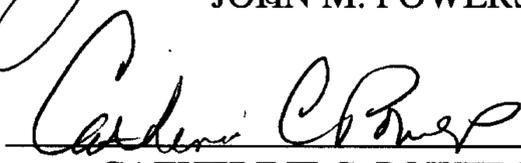
\$80,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, JOHN M. POWERS and CATHERINE C. POWERS, have hereunto set his, her or their signature(s) and seal(s), this the 29th day of December, 2003.



JOHN M. POWERS


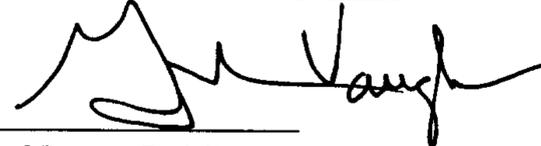
CATHERINE C. POWERS

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 M. POWERS AND CATHERINE C. POWERS 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 29th day of December, 2003.



Notary Public

My commission expires: 9.29.04