


SEND TAX NOTICE TO:

MAXINE J. RETZER and DANIEL E. RETZER
1047 HIGHLANDS DRIVE
HOOVER, ALABAMA 35244

#10-4-17-0-004-043.000

THIS INSTRUMENT PREPARED BY:

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


20040123000038500 Pg 1/2 29.00
Shelby Cnty Judge of Probate, AL
01/23/2004 08:30:00 FILED/CERTIFIED

WARRANTY DEED

State of Alabama
County of Shelby

KNOW ALL MEN BY THESE PRESENTS: That in consideration of TWO
HUNDRED NINTEY FIVE THOUSAND AND NO/100--- (\$295,000.00)
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
MAXINE J. RETZER and DANIEL E. RETZER (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 Shelby, to wit:

LOT 43 ACCORDING TO THE SURVEY OF RIVER HIGHLANDS, AS RECORDED IN
MAP BOOK 19, PAGE 111 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

Subject to:

Advalorem taxes due October 01, 2003 and thereafter.

Building setback lines and easements as shown by recorded map.

Sign Easement in INST# 1995-8299.

Restrictions and Covenants in INST# 1995-6139.

Title to all minerals within and underlying the premises,
together with all mining rights and other rights, privileges and
immunities relating thereto, together with any release of
liability for injury or damage to persons or property as a result
of the exercise of such rights in Deed Volume 121, Page 294; Deed
Volume 235, Page 552 and Deed Volume 111, Page 625.

\$ 280250.00 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 2 day of JANUARY, 2004

**PRIMACY CLOSING CORPORATION,
a Nevada Corporation**

by: R. A. Boswell

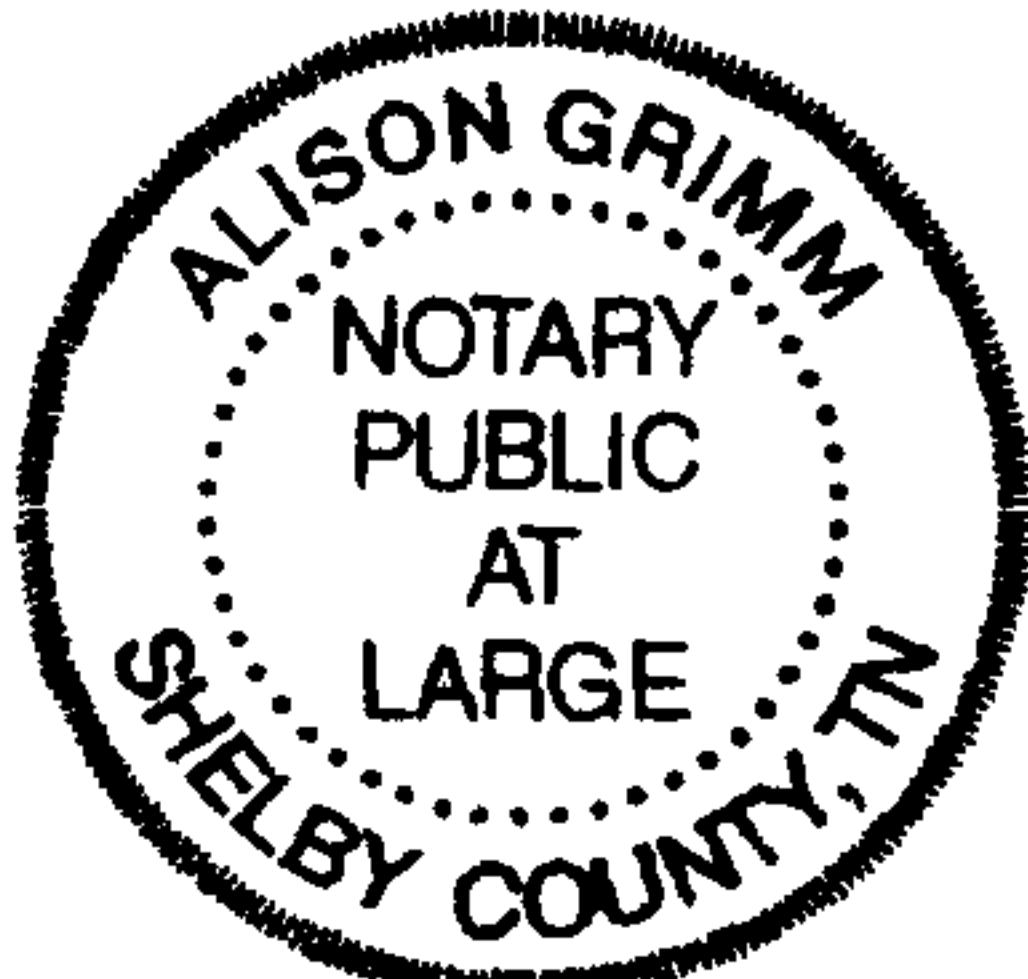
its: VICE PRESIDENT

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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 2nd day of January, 2004



(SEAL)

My Commission Expires
September 27 2006

Alison Grimm
Notary Public

Print Name: Alison Grimm

Commission Expires: 9-27-06

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.