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CD

(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

VERA L. SMITH
130 HICKORY POINT DRIVE
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FORTY FOUR THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$144,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, GEORGE H. ASHTON and BONNIE L. ASHTON, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto VERA L. SMITH, 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 7, ACCORDING TO THE SURVEY OF HICKORY POINT, AS RECORDED IN MAP BOOK 23, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

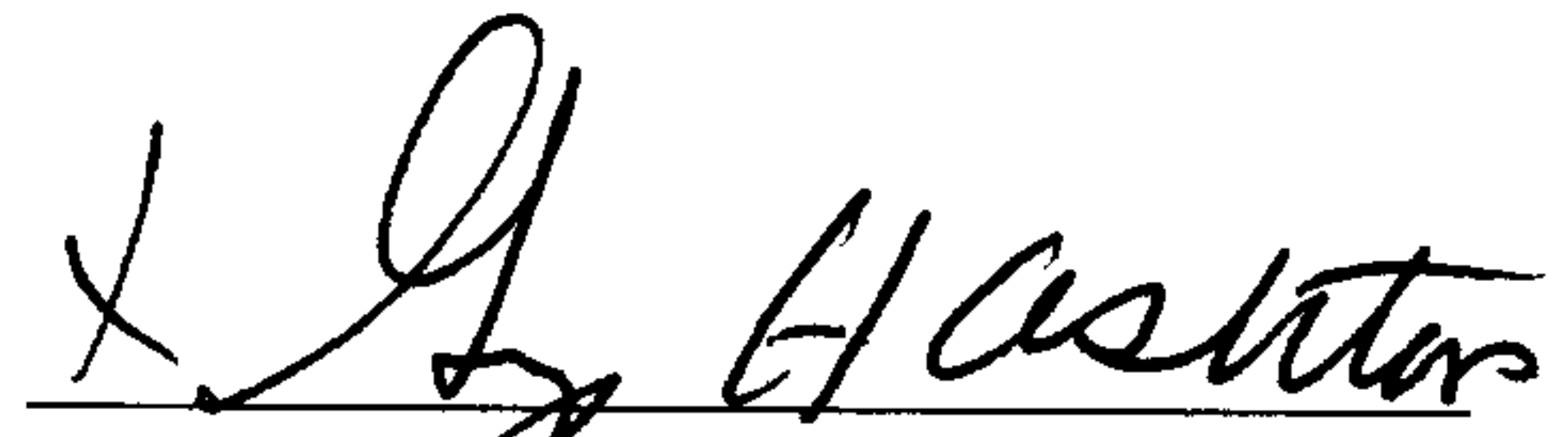
1. TAXES FOR THE CURRENT YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. 20 FOOT BUILDING LINE, AS SHOWN BY RECORDED MAP.
3. 15 FOOT EASEMENT ON REAR, AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS AS SHOWN BY RECORDED MAP.
5. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN INSTRUMENT 1998-13250, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN VOLUME 174, PAGE 306, VOLUME 226, PAGE 533 AND VOLUME 109, PAGE 582, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY TO SHELBY COUNTY, RECORDED IN VOLUME 271, PAGE 715 AND VOLUME 271, PAGE 743, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. COAL, OIL, GAS AND OTHER MINERAL INTEREST IN, TO OR UNDER THE LAND HEREIN DESCRIBED ARE NOT INSURED.

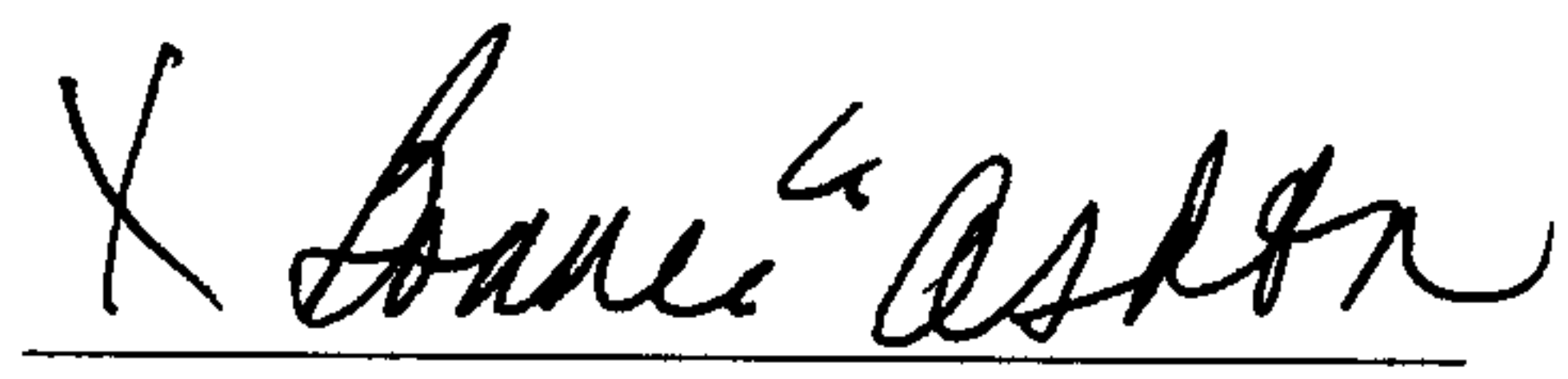
\$115,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, GEORGE H. ASHTON and BONNIE L. ASHTON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 25th day of February, 2004.


GEORGE H. ASHTON

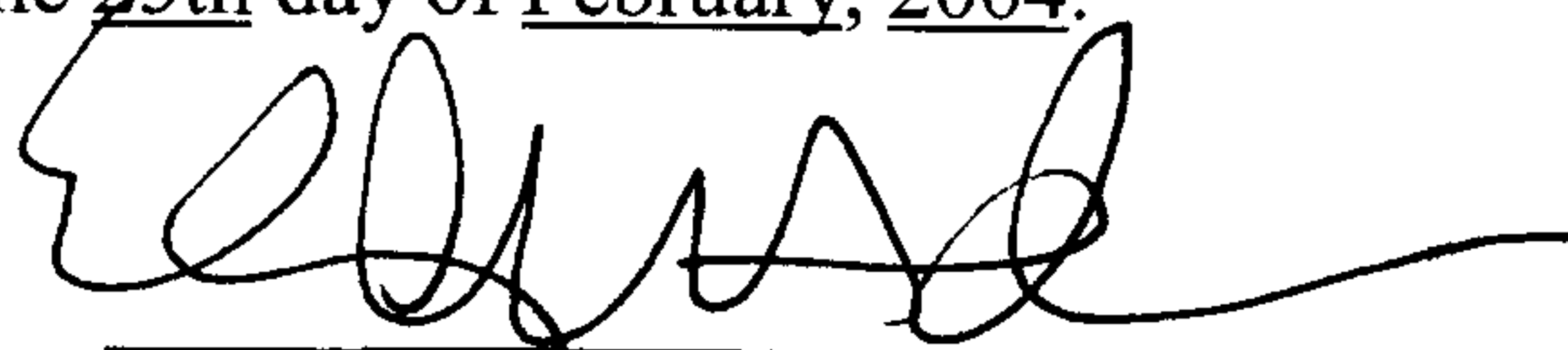

BONNIE L. ASHTON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GEORGE H. ASHTON, BONNIE L. ASHTON 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 25th day of February, 2004.


Notary Public

My commission expires: 10.2.08