

PLEASE RETURN TO
MOSS & CONDON, LLC
300 UNION HILL DRIVE, SUITE 200
BIRMINGHAM AL 35209

20040304000111180 Pg 1/2 16.50
Shelby Cnty Judge of Probate, AL
03/04/2004 09:10:00 FILED/CERTIFIED

This instrument was prepared by:
David P. Condon
Moss & Condon, L.L.C.
300 Union Hill Drive, Suite 200
Birmingham, Alabama 35209

Send tax notice to:
Neva M. Elliott
215 Reach Way
Birmingham, Alabama 35242

WARRANTY DEED

STATE OF ALABAMA)
:
SHELBY COUNTY) **KNOW ALL MEN BY THESE PRESENTS**

That in consideration of **One Hundred Forty-Three Thousand Five Hundred and 00/100 Dollars (\$143,500.00)** to the undersigned grantors in hand paid by the grantee herein, the receipt and sufficiency of which is acknowledged, we,

Bradley B. O'Neill and his wife, Kelby R. O'Neill
her husband
(hereinafter referred to as "Grantors") do grant, bargain, sell and convey unto

Neva M. Elliott

(hereinafter referred to as "Grantee") the following described real estate situated in Shelby County, Alabama to-wit:

See Attached Exhibit "A" Hereto and Incorporated Herein

\$141,282.00 of the proceeds come from a mortgage recorded simultaneously herewith.

Subject to: (1) 2004 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantors; and
(3) all easements, rights-of-way, restrictions, covenants and encumbrances of record.

TO HAVE AND TO HOLD Unto Grantee, his/her heirs and assigns, forever.

And we do for ourselves and for our heirs, executors, and administrators covenant with Grantee, his/her heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to Grantee, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have set our hands and seals, this 1st day of March, 2004.

Bradley B. O'Neill (Seal) Kelby R. O'Neill (Seal)
Bradley B. O'Neill Kelby R. O'Neill

STATE OF ALABAMA)
:
JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Bradley B. O'Neill and Kelby R. O'Neill whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of March, 2004

DAVID P. CONDON
NOTARY PUBLIC
Notary Public: David P. Condon
My Commission Expires: 2-12-05
ALABAMA STATE-AT-LARGE

EXHIBIT "A"

Lot 38, according to the Amended Plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27, Page 11A & 11B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Area as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded in Instrument # 2000-9755 in the Probate Office of Shelby County, Alabama, (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

HME