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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:
R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

EDLYNE MOYO
388 WATERFORD COVE TRAIL
CALERA, AL 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETY TWO THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$192,900.00) to the undersigned grantor, MUNGER, BLALOCK & COMPANY, INC. an Alabama Limited Liability company, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto EDLYNE MOYO, A MARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 675 ACCORDING TO THE SURVEY OF WATERFORD COVE SECTOR 3 AS RECORDED IN MAP BOOK 31, PAGE 146 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

****SAID PROPERTY WILL NOT CONSTITUTE THE HOMESTEAD OF THE GRANTEES SPOUSE******

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. EASEMENT(S), AS SHOWN BY RECORDED MAP.
3. RESTRICTIONS AS SHOWN BY RECORDED MAP. (PUD)
4. 7.5 FOOT EASEMENT ON THE NORTH AS SHOWN BY RECORDED MAP.
5. RESTRICTIONS APPEARING OF RECORD RECORDED IN INSTRUMENT 2000-40215 AND INSTRUMENT 2001 PAGE 12819, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. ARTICLES OF ORGANIZATION OF WATERFORD LLC AS RECORDED IN INSTRUMENT 1999, PAGE 49065.
7. ORDINANCE WITH THE CITY OF CALERA AS RECORDED IN INSTRUMENT 2000, PAGE 0006.
8. RIGHT OF WAY TO SHELBY COUNTY, RECORDED IN DEED BOOK 240, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. GRANT TO THE STATE OF ALABAMA RECORDED IN REAL 278, PAGE 5, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

10. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO AND RELEASE OF DAMAGES RECORDED IN REAL 344, PAGE 744 AND INSTRUMENT 1995-1640, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
11. RELEASE OF DAMAGES AS SET FORTH IN INSTRUMENT 1995, PAGE 1640 AND REAL 345, PAGE 744.
12. ARTICLES OF WATERFORD HOMEOWNERS ASSOCIATION AS RECORDED IN INSTRUMENT 2001-12817.
13. A 15 FOOT DIRT ROAD AS SHOWN ON RC FARMER AND ASSOC SURVEY DATED MAY 10, 1999.

\$192,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or 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 the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, MUNGER, BLALOCK & COMPANY, INC., by its VICE-PRESIDENT, J. HARRY BLALOCK who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 28th day of April, 2004.

MUNGER, BLALOCK & COMPANY, INC.

By: 

J. HARRY BLALOCK, VICE-PRESIDENT

STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that J. HARRY BLALOCK, whose name as VICE-PRESIDENT of MUNGER, BLALOCK & COMPANY, INC., an Alabama Limited Liability Company, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand this the 28th day of April, 2004.



Notary Public

My commission expires: 9.29.06