

DP
11086

(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

JULIA DUCK
308 EATON CIRCLE
HOOVER, AL 35242

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TWENTY SEVEN THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$227,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JOEL S. HOWELL and SAMMIE S. HOWELL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JULIA DUCK, 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 19, ACCORDING TO THE AMENDED MAP OF GREYSTONE VILLAGE, PHASE 2, AS RECORDED IN MAP BOOK 19, PAGE 13, 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. BUILDING SETBACK LINE AS SHOWN BY RESTRICTIVE COVENANTS RECORDED IN INSTRUMENT 1994-12222 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
3. PUBLIC EASEMENTS AS SHOWN BY RECORDED MAP INCLUDING A 7 1/2 FOOT EASEMENT ALONG THE NORTHERLY SIDE OF LOT IN SAID PROBATE OFFICE.
4. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT RECORDED IN DEED BOOK 138, PAGE 538 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN DEED BOOK 121, PAGE 294 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. RESTRICTIONS, COVENANTS AND CONDITIONS AS SHOWN BY RECORDED MAP.
7. SANITARY SEWER EASEMENT TO THE WATER WORKS BOARD OF THE CITY OF BIRMINGHAM AS RECORDED IN INSTRUMENT 1993-20842, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. AMENDED AND RESTATED GREYSTONE VILLAGE DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS AS RECORDED IN INSTRUMENT 1994-12222 AND 1ST AMENDMENT RECORDED IN INSTRUMENT 1995-16397, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BUT OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.
9. ARTICLES OF INCORPORATION OF GREYSTONE VILLAGE OWNERS ASSOCIATION, RECORDED IN INSTRUMENT 1993-20847, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. RIGHTS OF OTHERS TO USE OF HUGH DANIEL DRIVE AS DESCRIBED IN INSTRUMENT RECORDED IN DEED BOOK 301, PAGE 799 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

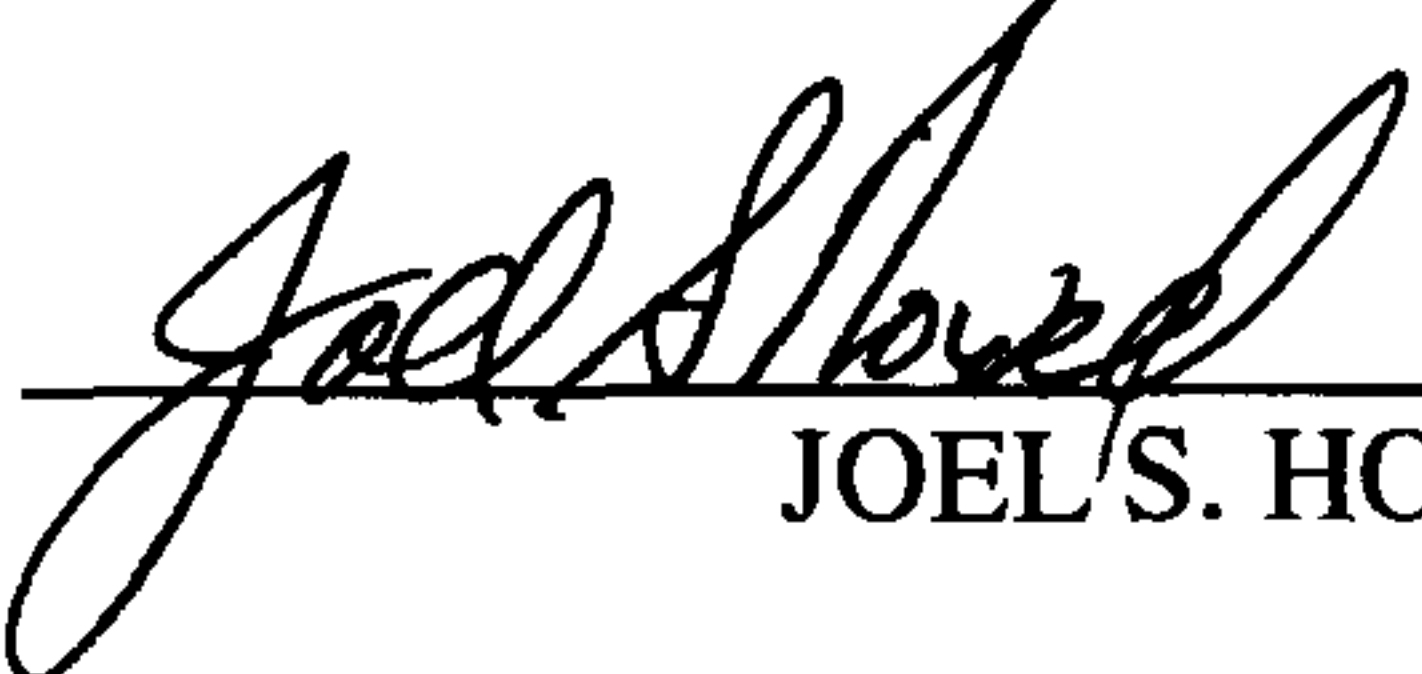
11. COVENANT AND AGREEMENT FOR WATER SERVICE AS SET OUT IN AGREEMENT RECORDED IN REAL 235, PAGE 574 AND AS INSTRUMENT 1993-20840 AND INSTRUMENT 1992-20786 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
12. AMENDED AND RESTATED RESTRICTIONS OR COVENANTS RECORDED IN REAL 265, PAGE 96, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
13. EASEMENT AGREEMENT BETWEEN DANIEL OAK MOUNTAIN LIMITED PARTNERSHIP AND SCHOOL HOUSE PROPERTIES, AN ALABAMA GENERAL PARTNERSHIP AS SET OUT IN INSTRUMENT 1993-22440 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
14. RELEASE OR DAMAGES AS RECORDED IN INSTRUMENT 1996-05214, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$182,320.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

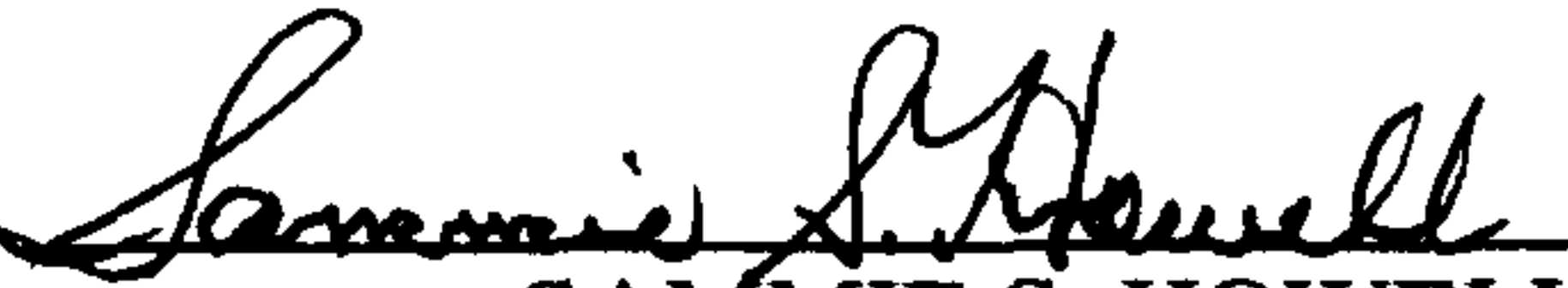
TO HAVE AND TO HOLD Unto the said GRANTEES, his, her or their heirs and assigns, forever.

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, JOEL S. HOWELL and SAMMIE S. HOWELL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 30th day of June, 2004.



JOEL S. HOWELL



SAMMIE S. HOWELL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JOEL S. HOWELL, SAMMIE S. HOWELL 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 30th day of June, 2004.



Notary Public

My commission expires: 9.29.06

