

This document prepared by:
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200 Office Park Drive, Suite 210
Birmingham, AL 35223

Send tax notice to:
Rachel S. Bailey
6509 Mill Creek Circle
Birmingham, AL 35242

GENERAL WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL PERSONS BY THESE PRESENTS:

That in consideration of One Hundred Ninety Two Thousand and 00/100 Dollars (\$192,000.00) to the undersigned GRANTORS in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, We, LESLIE A. STEPHENS KRAMER and CHARLES R. KRAMER, Wife and Husband, (herein referred to as GRANTORS), do grant, bargain, sell and convey unto RACHEL S. BAILEY, (herein referred to as GRANTEE), the following described real estate situated in Shelby County, Alabama:

Lot 4, according to the Survey of the Final Record Plat of Greystone Farms, Mill Creek Sector, Phase 2, as recorded in Map Book 21, page 21, in the Probate Office of Jefferson County, Alabama.

One Thirty Eight Thousand and 00/100 Dollars (\$138,000.00) of the consideration is from a purchase money first mortgage filed simultaneously with this deed.

Leslie A. Stephens Kramer is one and the same person as Leslie A. Stephens.

Subject to all matters of public record including, but not limited to, easements, restrictions, covenants, and/or rights of way. Also subject to any and all matters visible by a survey. Title to mineral and mining rights is not warranted herein.

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

Dated this the 5th day of August, 2004.

LESLIE A. STEPHENS KRAMER

CHARLES R. KRAMER

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, JOHN A. GANT, a Notary Public in and for said County, in said State, hereby certify that LESLIE A. STEPHENS KRAMER and CHARLES R. KRAMER, 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 the 5th day of August, 2004.

NOTARY/PUBLIC: JOHN A. GANT My commussion expires: 10/20/05