

Grantees Address:
Susanne M. Willoughby
110 Sterling Oaks Drive
Birmingham, Alabama 35244

STATE OF ALABAMA

COUNTY OF SHELBY

Statutory Warranty Deed
KNOW ALL MEN BY THESE PRESENTS

That for and in consideration of One Hundred Eight Thousand Four Hundred and 00/100 (\$108,400.00) Dollars to the undersigned Grantor, Sterling Oaks, LLC, a limited liability company, in hand paid by Susanne M. Willoughby, a single individual the receipt whereof is acknowledged, the said Sterling Oaks, LLC, a limited liability company, do/does grant, bargain, sell and convey unto the said Susanne M. Willoughby, a single individual the following described real estate, to-wit:

Unit 110, according to survey of Sterling Oaks Condominium, a Condominium, in Shelby County, Alabama, as established by that certain Declaration of Condominium as recorded in Instrument 20040316000134350, and First Amendment to Declaration of Condominium as recorded in Instrument 20040701000364570, and Articles of Incorporation of Sterling Oaks Owners Association, Inc. as recorded in Exhibit C of the Declaration of Condominium, and the By - Laws of Sterling Oaks Owners Association as recorded in Exhibit D of the Declaration of Condominium, together with an undivided 1/60 interest in the common elements of Sterling Oaks Condominium, a Condominium, as set out in the Declaration of Condominium and according to the survey of Sterling Oaks Condominium, a Condominium, recorded in Map Book 33, page 101 A thru D, in the Probate Office of Shelby County, Alabama.

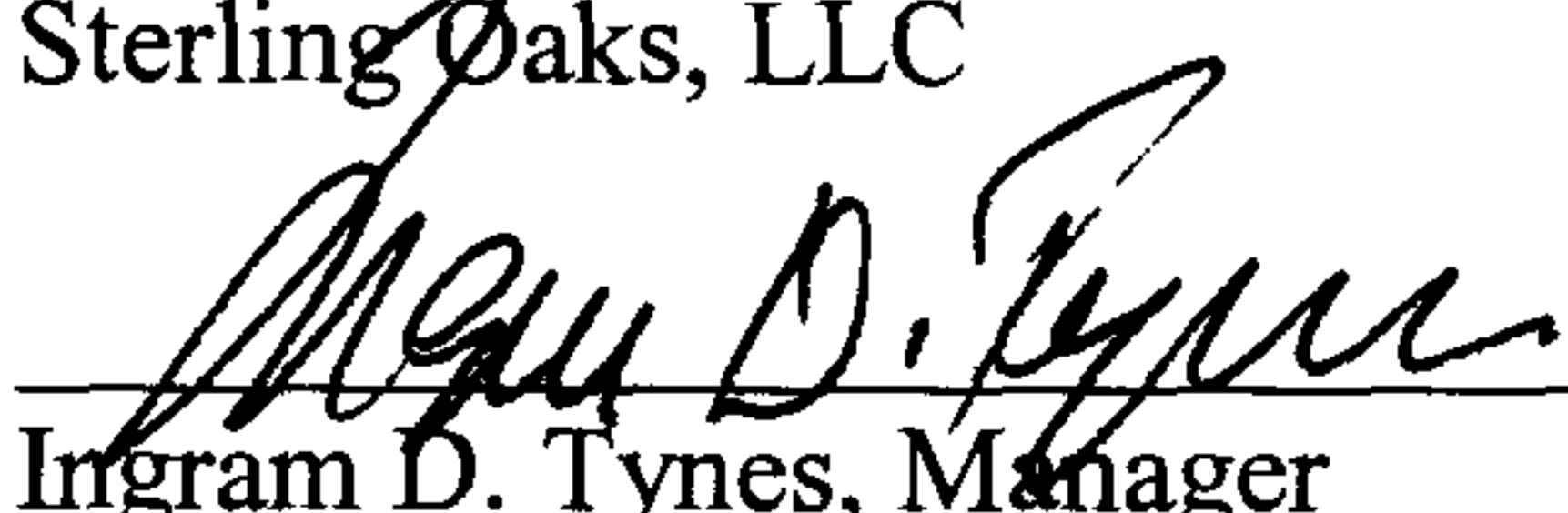
Subject to existing easements, current taxes, restrictions and covenants, set-back lines and rights of way, if any, of record.

\$86,720.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

This warranty deed is executed as required by the Articles of Organization and Operating Agreement and the same Articles of Organization and Operating Agreement have not been modified or amended.

To have and to hold the said above described property unto the said party of the second part, together with all and singular the tenements, heriditaments and appurtenances thereunto belonging or in anywise appertaining and unto his heirs and assigns forever.

IN WITNESS WHEREOF, the said Grantor by its Manager, Ingram D. Tynes who is authorized to execute this conveyance, hereto set his signature and seal this 27th day of September, 2004.

Sterling Oaks, LLC

Ingram D. Tynes, Manager

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ingram D. Tynes, whose name as Manager of the Sterling Oaks, LLC, a 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, 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 27th DAY OF September, 2004
My Commission Expires:

Notary Public

PEGGY I. MANN
COMMISSION EXPIRES FEB. 20, 2007