

SEND TAX NOTICE TO: CAROLYN E. WATTS  
113 CORAL CIRCLE  
ALABASTER, ALABAMA 35007

## WARRANTY DEED

STATE OF ALABAMA,  
SHELBY COUNTY.

**KNOW ALL MEN BY THESE PRESENTS**, that in consideration of \$116,900.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged we, **ARVIN C. HOLDER and DEBORAH C. HOLDER, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S), do hereby GRANT, BARGAIN, SELL and CONVEY unto **CAROLYN E. WATTS** (herein referred to as GRANTEE(S), their heirs and assigns, the following described real estate, situated in the County of SHELBY, and State of Alabama, to-wit:

LOT 16, BLOCK 7, ACCORDING TO THE SURVEY OF BERMUDA LAKE ESTATES, FIRST SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 98, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

\$105,210.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, the aforegranted premises to the said GRANTEE(S), their heirs and assigns FOREVER.

And GRANTOR(S) do covenant with the said GRANTEE(S), their heirs and assigns, that they have lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrances, except as hereinabove provided; that they have a good right to sell and convey the same to the GRANTEE(S), their heirs and assigns, and that GRANTOR(S) will WARRANT AND DEFEND the premises to the said GRANTEE(S), their heirs and assigns forever, the lawful claims and demands of all persons, except as hereinabove provided.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 19th day of November, 2004.

WITNESS:

Arvin C. Holder (L.S.)  
ARVIN C. HOLDER

Deborah C. Holder (L.S.)  
DEBORAH C. HOLDER

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said State hereby certify that ARVIN C. HOLDER and DEBORAH C. HOLDER, HUSBAND AND WIFE, whose name(s) 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 official seal this 19th day of November, 2004.

Christopher P. Moseley  
Notary Public  
My commission expires:

Prepared by:  
CHRISTOPHER P. MOSELEY  
MOSELEY & ASSOCIATES, P.C.  
3800 COLONNADE PARKWAY, SUITE 630  
BIRMINGHAM, AL 35243

CHRISTOPHER P. MOSELEY  
MY COMMISSION EXPIRES 10/27/05