

STATE OF ALABAMA  
  
COUNTY OF SHELBY

Warranty Deed

Know all Men by these Presents: That, in consideration of NINETY FOUR THOUSAND AND NO/100 DOLLARS (\$94,000.00) to him in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, **MICHAEL B. HOWELL and PATRICIA M. HOWELL, HUSBAND AND WIFE,** (herein referred to as "Grantor") does by these presents grant, bargain, sell and convey unto **GINA R. FINNEY** (herein referred to as "Grantee") the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 28, ACCORDING TO THE SURVEY OF WHITESTONE TOWNHOMES, PHASE ONE, AS RECORDED IN MAP BOOK 20, PAGE 125, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO: Ad Valorem taxes for the year 2005 and subsequent years which are a lien but not yet due and payable.

\$ 94,000.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.



To Have and To Hold the aforegranted premises to the said Grantee, her heirs and assigns forever.

And the said Grantor does, for himself, his heirs and assigns, covenant with said Grantee, her heirs and assigns, that he is lawfully seized in fee simple of said premises, that it is free from all encumbrances, except as otherwise noted above, that he has a good right to sell and convey the same as aforesaid, and that he will and his heirs and assigns shall Warrant and Defend the premises to the said Grantee, her heirs, personal representatives and assigns forever, against the lawful claims of all persons.

In Witness Whereof, the said Grantor has set his hand and seal this 5th day of November, 2004.

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WITNESS

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WITNESS

  
\_\_\_\_\_  
MICHAEL B. HOWELL {L.S.}  
  
\_\_\_\_\_  
PATRICIA M. HOWELL

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned notary public, in and for said county and state, hereby certify that  
MICHAEL B. HOWELL AND PATRICIA M. HOWELL, HUSBAND AND WIFE,  
, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 5th day of November, 2004.



Notary Public  
STUART J. GARNER  
My commission expires: 01/28/08

**GRANTEE'S MAILING ADDRESS:**

734 3RD STREET NE  
ALABASTER, AL 35007

**THIS INSTRUMENT PREPARED BY:**

STUART J. GARNER, LLC  
2012 LANCASTER RD  
BIRMINGHAM, AL 35209  
Telephone: 205-879-2420 Fax: 205-879-2495  
File # 2004-125