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(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

KIMBERLY M. SCROGGINS  
192 WATERFORD HIGHLANDS TRAIL  
CALERA, ALABAMA 35040

STATE OF ALABAMA)  
COUNTY OF SHELBY)

**WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of ONE HUNDRED FIFTY SIX THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$156,900.00) to the undersigned grantor, MUNGER, BLALOCK & COMPANY, INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto KIMBERLY M. SCROGGINS, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 484 ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 3 PHASE 2 AS RECORDED IN MAP BOOK 32, PAGE 136 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2004 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. ORDINANCE WITH CITY OF CALERA AS RECORDED IN INSTRUMENT 2000-0006.
3. RIGHT OF WAY TO SHELBY COUNTY AS RECORDED IN DEED BOOK 240, PAGE 36.
4. 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 INST. # 1995-1640 AND REAL 345 PAGE 744 IN THE PROBATE OFFICE.
5. TERMS AND CONDITIONS AS CONTAINED IN DEED RECORDED IN INST. # 1995-1640 IN PROBATE OFFICE.
6. ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION RECORDED IN INSTRUMENT 2001, PAGE 12817.
7. ARTICLES OF ORGANIZATION OF WATERFORD LLC AS RECORDED IN INSTRUMENT 1999-49065.
8. DECLARATION OF RESTRICTIONS COVENANTS AND EASEMENT AS RECORDED IN INSTRUMENT 2000, PAGE 40215 AND AMENDED IN INSTRUMENT 2001-12819.
9. GRANT TO THE STATE OF ALABAMA FOR RAILROAD AS RECORDED IN REAL 278, PAGE 5.

10. RELEASE OF DAMAGES AS RECORDED IN 1995-1640 and real 345, page 744.
11. 8 FOOT EASEMENT RESERVED FROM WATERFORD HIGHLAND TRAIL AS SHOWN BY RECORDED MAP.

\$125,520.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**TO HAVE AND TO HOLD** Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, MUNGER, BLALOCK & COMPANY, INC., by its VICE PRESIDENT, J. HARRY BLALOCK who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 2nd day of December, 2004.

MUNGER, BLALOCK & COMPANY, INC.

By: 

J. HARRY BLALOCK, VICE PRESIDENT

STATE OF ALABAMA)  
COUNTY OF SHELBY)

20041222000696540 Pg 2/2 45.50  
Shelby Cnty Judge of Probate, AL  
12/22/2004 08:36:00 FILED/CERTIFIED

#### ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that J. HARRY BLALOCK, whose name as VICE PRESIDENT of MUNGER, BLALOCK & COMPANY, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 2nd day of December, 2004.

  
Notary Public

My commission expires: 10.2.05