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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden  
PADEN & PADEN  
5 Riverchase Ridge, Suite 100  
Birmingham, Alabama 35244

MONICA S. STALLING  
505 WATERFORD LAKE CIRCLE  
CALERA, ALABAMA 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

**Know All Men by These Presents:** That in consideration of NINETY SIX THOUSAND SEVEN HUNDRED DOLLARS and 00/100 (\$96,700.00) to the undersigned grantor, WATERFORD, LLC, AN ALABAMA LIMITED LIABILITY COMPANY, and SHELBY SPRINGS STOCK FARMS, 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 MONICA S. STALLING, AN UNMARRIED WOMAN, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

**Lot 942, according to the Survey of Waterford Townhomes, Sector 1, Phase 1, as recorded in Map Book 31, Page 137, in the Probate Office of SHELBY County, ALABAMA.**

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT IS NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. 8-FOOT EASEMENT ON THE EASTERLY SIDE, AS SHOWN BY RECORDED MAP.
3. A 7.5-FOOT EASEMENT ON THE SOUTHWESTERLY SIDE, AS SHOWN BY RECORDED MAP.
4. ORDINANCE WITH CITY OF CALERA, AS RECORDED IN INST. 2000-0006.
5. RIGHT OF WAY TO SHELBY COUNTY, AS RECORDED IN DEED BOOK 240, PAGE 36.
6. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. 1995, PAGE 1640 AND REAL 345, PAGE 744.
7. TERMS AND CONDITIONS, AS RECORDED IN INST. 1995, PAGE 1640.
8. ARTICLES OF WATERFORD HOMEOWNERS ASSOCIATION, AS RECORDED IN INST. 2001, PAGE 12817.
9. ARTICLES OF ORGANIZATION OF WATERFORD, LLC, AS RECORDED IN INST. 1999-49065.
10. RESTRICTIVE COVENANTS, TO BE FILED OF RECORD.
11. DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INST. 2000, PAGE 40215 AND AMENDED IN INST. 2001-12819.
12. EASEMENT AND RIGHT OF WAY WITH ALABAMA POWER COMPANY, AS RECORDED IN INST. 2004-35497.

13. GRANT TO THE STATE OF ALABAMA FOR RAILROAD, AS RECORDED IN REAL 278, PAGE 5.
14. RELEASE OF DAMAGES, AS RECORDED IN 1995-1640 AND REAL 345-744.
15. RESTRICTIVE COVENANTS, AS SET FORTH IN INST 2004-46709 AND INST. 2004-62660.
16. 8-FOOT EASEMENT ON THE NORTHEASTERLY SIDE OF SUBJECT PROPERTY, AS SHOWN BY RECORDED MAP.
17. A 7.5 FOOT EASEMENT ON THE SOUTHEASTERLY AND SOUTHWESTERLY SIDE, AS SHOWN BY RECORDED MAP.

\$95,205.00 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 GRANTORS, WATERFORD, L.L.C., by its CLOSING AGENT, CHRIS GREENE and SHELBY SPRINGS STOCK FARMS, INC., by its CLOSING AGENT, CHRIS GREENE, who is/are authorized to execute this conveyance, has hereunto set its signature and seal, this the 13th day of January, 2005.

WATERFORD, L.L.C.

By:   
CHRIS GREENE, CLOSING AGENT

SHELBY SPRINGS STOCK FARMS, INC.

By:   
CHRIS GREENE, CLOSING AGENT

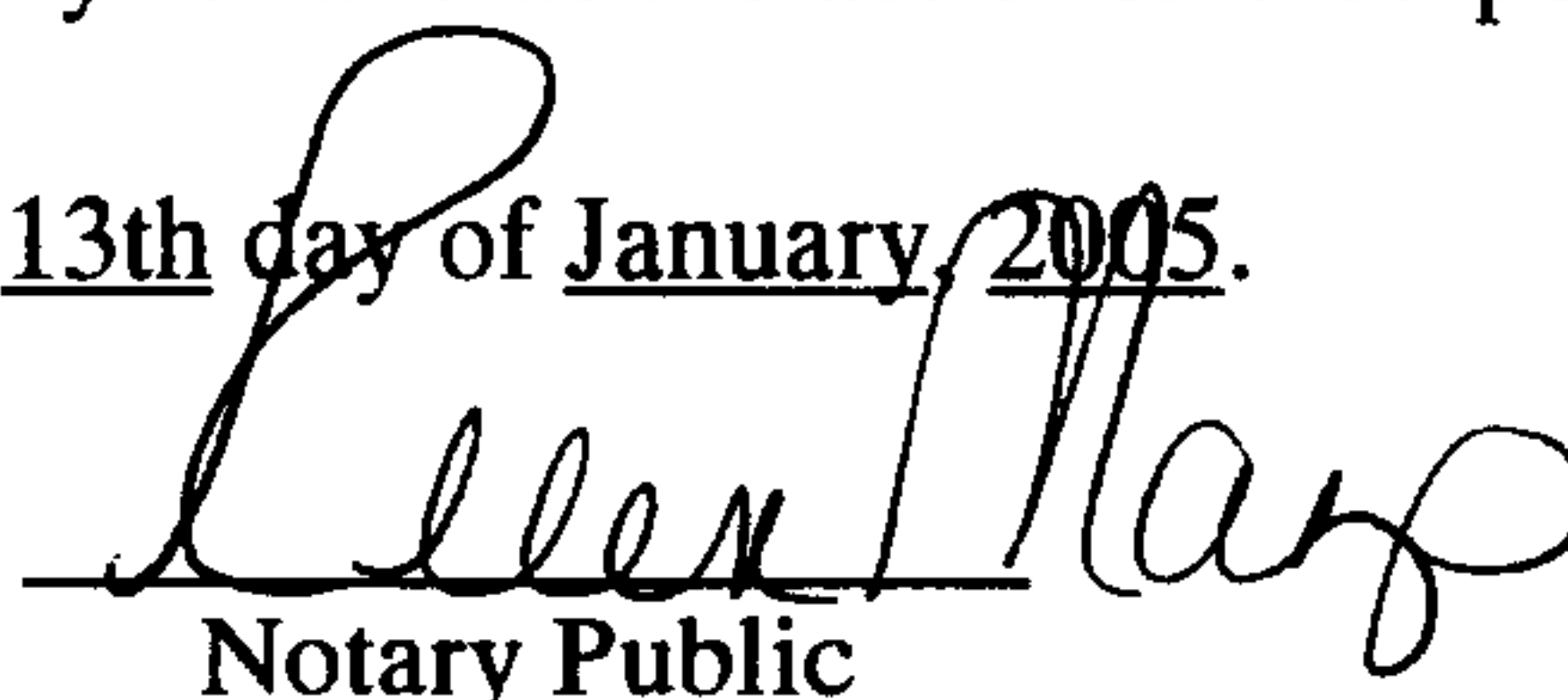
STATE OF ALABAMA)

COUNTY OF SHELBY)

**ACKNOWLEDGMENT**

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CHRIS GREENE, whose name as CLOSING AGENT of both WATERFORD, L.L.C., an Alabama Limited Liability Company and SHELBY SPRINGS STOCK FARMS, 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 13th day of January, 2005.

  
Notary Public

My commission expires: 12/20/08