

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was

SEND TAX NOTICE TO:

prepared by:

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

KENNETH R. OWEN 2005 KERRY CIRCLE CALERA, AL 35040

STATE OF ALABAMA) COUNTY OF SHELBY)

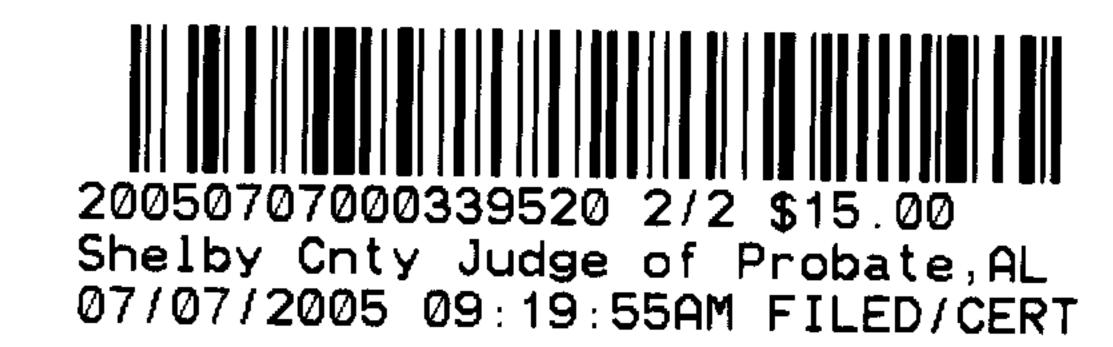
WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY THREE THOUSAND DOLLARS and 00/100 (\$163,000.00) 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 KENNETH R. OWEN, A SINGLE MAN, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, towit:

LOT 71, ACCORDING TO THE MAP AND SURVEY OF KINSALE GARDEN HOMES, 1ST SECTOR, AS RECORDED IN MAP BOOK 34, PAGE 16, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT IS NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
- MUNICIPAL IMPROVEMENTS, ASSESSMENTS AND FIRE DISTRICT DUES AGAINST SUBJECT PROPERTY, IF ANY.
- BUILDING AND SETBACK LINES OF 35 FEET AS RECORDED IN MAP BOOK 34 PAGE 16.
- 8 FOOT UTILITY EASEMENT ON FRONT LOT LINE AS PER PLAT.
- TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS RECORDED IN INST. NO. 20040331000163160.
- SUBJECT TO COVENANTS, CONDITIONS AND RESTRICTIONS AS SET FORTH IN 6. DOCUMENT RECORDED IN INST. NO. 20041008000557170.
- DISTRIBUTION EASEMENT TO ALABAMA POWER COMPANY AS RECORDED IN INST. NO. 20050203000056380. \$130,400.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.
 - \$32,600.00 of the consideration herein was derived from a second 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 PRESIDENT, TIM MUNGER who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 22nd day of June, 2005.

MUNGER, BLALOCK & COMPANY, INC.

By: TIM MUNGER, PRESIDENT

STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that TIM MUNGER, whose name as 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 22nd day of June, 2005.

Notary Public

My commission expires:

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