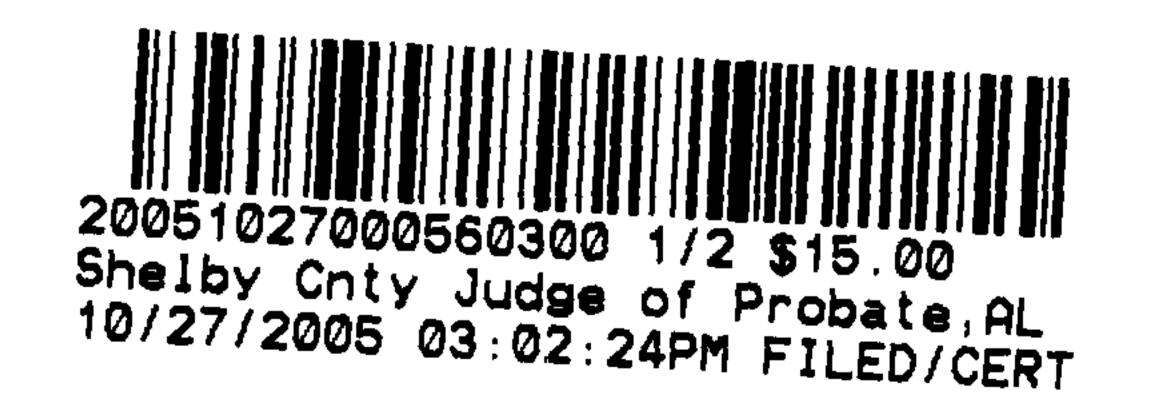
1347



(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was

preparε:d by:

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

ANGELA AILEEN MCKAY

SEND TAX NOTICE TO:

ALABASTER, AL 35007

2521 WINDSOR COURT

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

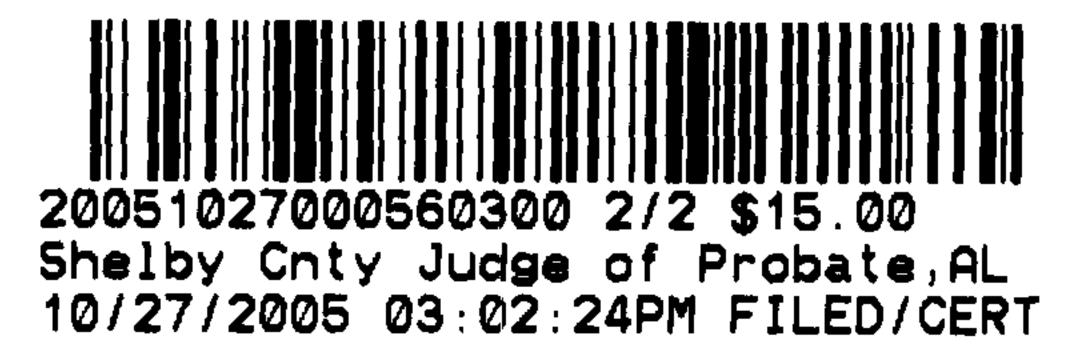
Know All Men by These Presents: That in consideration of ONE HUNDRED FORTY SIX THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$146,900.00) to the undersigned grantor, ROSE CREEK HOMES, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto ANGELA AILEEN MCKAY and GARY MCKAY, WIFE AND HUSBAND, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 568, according to the Survey of Waterford Highlands, Sector 4, Phase 1, as recorded in Map Book 34, Page 73, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2005 WHICH CONSTITUTES A LIEN BUT ARE NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
- 2. RIGHT OF WAY TO ALABAMA POWER COMPANY AND SOUTHERN BELL TELEPHONE AND TELEGRAPH COMPANY, AS SET FORTH IN REAL VOLUME 2300, PAGE 867.
- 3. RIGHT OF WAY TO ALABAMA POWER COMPANY, AS SET FORTH IN VOLUME 2877, PAGE 403, VOLUME 4156, PAGE 394, AND VOLUME 4220, PAGE 9.
- 4. A 35 FOOT BUILDING SET BACK LINE RESERVED FROM LOCH LOMOND, AS SHOWN BY RECORDED MAP.
- 5. A 7.5 FOOT EASEMENT ON THE NORTH AND A 15 FOOT EASEMENT ON THE NORTHEASTERLY SIDE, AS SHOWN BY RECORDED MAP.
- 6. EASEMENT OF UNDETERMINED WIDTH ON THE FRONT OF SUBJECT PROPERTY, AS SHOWN ON RECORDED MAP.
- 7. 8 FOOT EASEMENT ON THE REAR OF SUBJECT PROPERTY, AS SHOWN ON RECORDED MAP.
- 8. 7.5 FOOT EASEMENT ON THE WEST SIDE OF SUBJECT PROPERTY, AS SHOWN ON RECORDED MAP.

\$117,500.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.



\$29,400.00 of the consideration herein was derived from a second mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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, ROSE CREEK HOMES, INC., by its PRESIDENT, JOE ROSE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 21st day of October, 2005.

ROSE CREEK HOMES, INC.

JOE ROSE, 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 JOE ROSE, whose name as PRESIDENT of ROSE CREEK HOMES, 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 21st day of October, 2005.

Notary Public

My commission expires:

7.29.06

NOTARY NOTARY NOTARY NA STATE ATMINISTRA