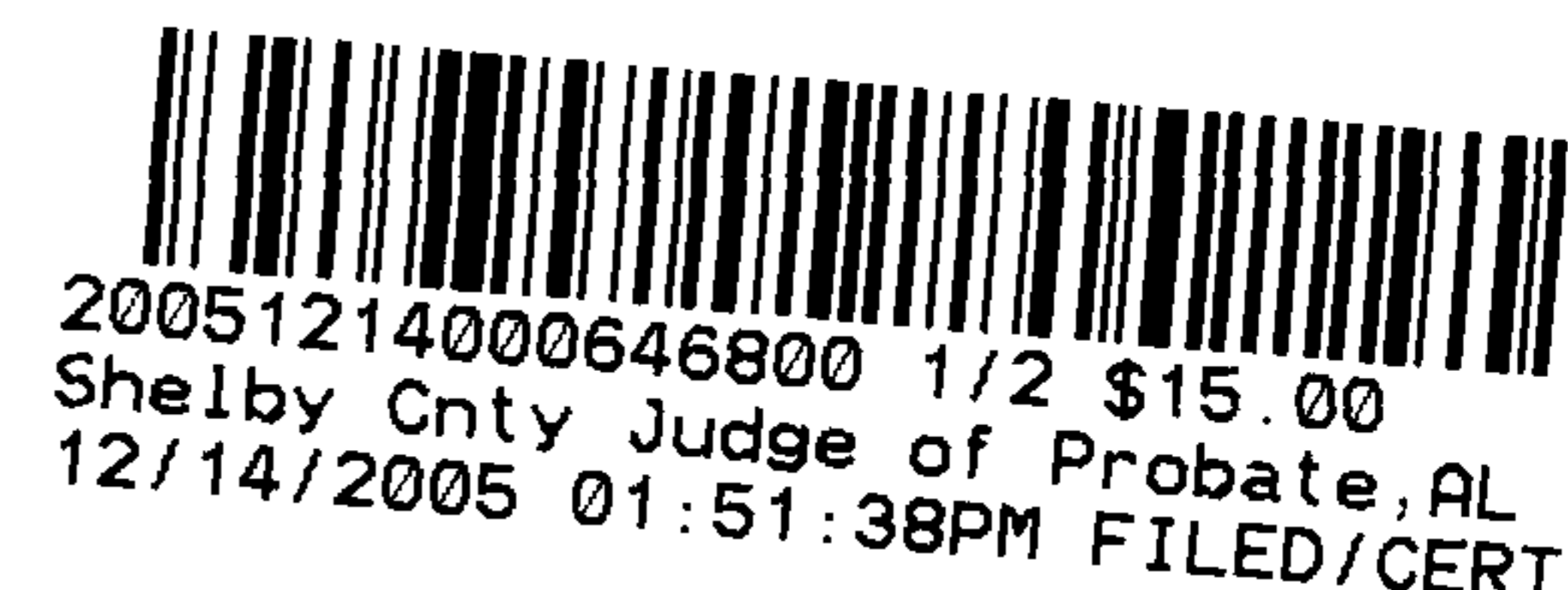


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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

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

SEND TAX NOTICE TO:

DOROTHY E. SNODGRASS  
221 VILLAGE DRIVE  
CALERA, AL 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

**STATUTORY WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of ONE HUNDRED FIVE THOUSAND EIGHT HUNDRED TWENTY FIVE DOLLARS and 00/100 (\$105,825.00) DOLLARS to the undersigned grantor, WATERFORD, L.L.C., in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto DOROTHY E. SNODGRASS, (herein referred to as GRANTEE, the following described real estate, situated in SHELBY County, Alabama, to-wit:

**Lot 31, according to the Survey of Waterford Village, Sector 4, as recorded in Map Book 33, Page 86, in the Probate Office of Shelby County, Alabama.**

SUBJECT TO:

1. TAXES FOR THE YEAR 2005 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
2. ORDINANCE WITH THE 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 AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.
5. TERMS AND CONDITIONS AS RECORDED IN INSTRUMENT 1995, PAGE 1640 ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION, AS RECORDED IN INSTRUMENT 2001, PAGE 12817.
6. ARTICLES OF ORGANIZATION OF WATERFORD, LLC, AS RECORDED IN INSTRUMENT 1999, PAGE 49065.
7. ARTICLES OF WATERFORD HOMEOWNERS ASSOCIATION, AS RECORDED IN INST. 2001, PAGE 12817.
8. RESTRICTIVE COVENANTS TO BE FILED FOR RECORD.
9. DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INSTRUMENT 2000, PAGE 40215 AND AMENDED IN INSTRUMENT 2001, PAGE 12819.
10. GRANT TO THE STATE OF ALABAMA FOR RAILROAD AS RECORDED IN REAL 278, PAGE 5.
11. RELEASE OF DAMAGES AS RECORDED IN 1995-1640 AND REAL 345 PAGE 744.
12. RESTRICTIONS, AS SET FORTH IN INSTRUMENT 2004-46705.

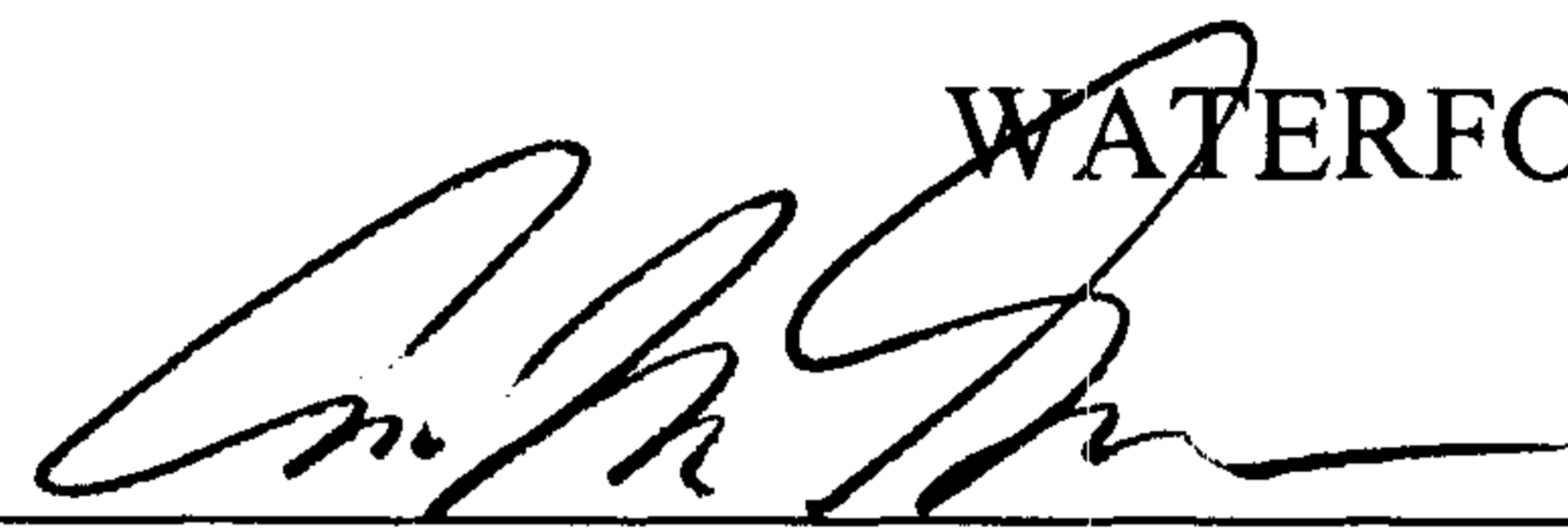
13. EASEMENT AND RIGHT OF WAY WITH ALABAMA POWER COMPANY, AS RECORDED IN INSTRUMENT 2004-35497.
14. 15 FOOT ALLEY EASEMENT ON SAID PROPERTY, AS SHOWN ON RECORDED MAP.
15. A 8 FOOT EASEMENT ON THE NORTH SIDE AS SHOWN BY RECORDED MAP.
16. RIGHT OF WAY TO ALABAMA POWER COMPANY, AS SET FORTH IN INST. 2004-35497.
17. TERMS AND CONDITIONS, AS RECORDED IN INST. 1995, PAGE 1640.

\$105,825.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**TO HAVE AND TO HOLD** unto the said GRANTEE her/his heirs and assigns, forever.

IN WITNESS WHEREOF, the said CHRIS GREENE AS CLOSING AGENT OF WATERFORD, L.L.C., has hereunto subscribed her name on this the 1st day of December, 2005.

WATERFORD, L.L.C.



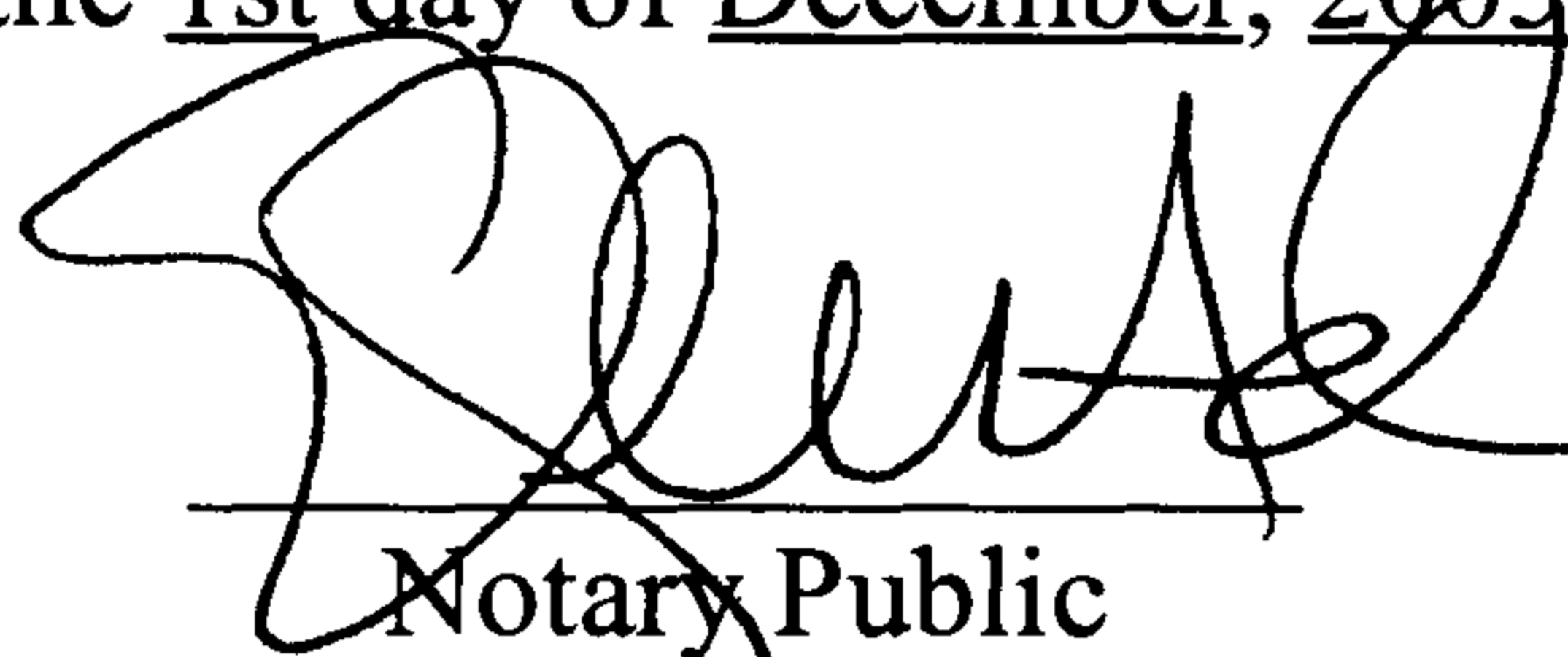
CHRIS GREENE, CLOSING AGENT

STATE OF ALABAMA)  
COUNTY OF SHELBY)

#### ACKNOWLEDGEMENT

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 WATERFORD, L.L.C., an Alabama Limited Liability Company, 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 limited liability company.

Given under my hand this the 1st day of December, 2005.

  
Notary Public

My commission expires: 9.27.08

