

Shelby County, AL 07/11/2006 State of Alabama

Deed Tax: \$6.00

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was prepared by:

SEND TAX NOTICE TO:

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

SANDRA M GALLAGHER
3048 HIDDEN FOREST COVE
MONTEVALLO, AL 35115

STATE OF ALABAMA COUNTY OF SHELBY

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED

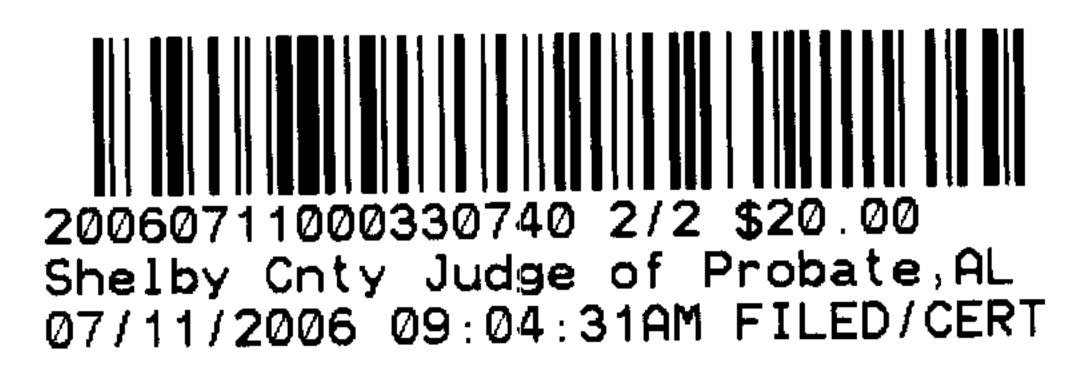
Know All Men by These Presents: That in consideration of ONE HUNDRED SIXTY TWO THOUSAND NINE HUNDRED DOLLARS 00/100 (\$162,900.00) to the undersigned grantor, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, ROSE CREEK HOMES, INC. does by these presents, grant, bargain, sell and convey unto SANDRA M GALLAGHER AND ROBERT GALLAGHER, 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 41, ACCORDING TO THE SURVEY OF HIDDEN FOREST, AS RECORDED IN MAP BOOK 35, PAGE 117, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. TAXES FOR THE YEAR 2005, A LIEN, BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
- 2. MATTERS SUCH AS BUT NOT LIMITED TO, EASEMENTS, BUILDING SETBACK LINES, RIGHT OF WAYS, AND LIMITATIONS AS TO USE AS SHOWN ON THE RECORD MAP OF HIDDEN FOREST, AS RECORDED IN MAP BOOK 35, PAGE 117.
- 3. ALL VALID ENFORCEABLE EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD, INCLUDING, WITHOUT LIMITATION, THAT CERTAIN DECLARATION OF PROTECTIVE COVENANTS OF HIDDEN FOREST, A RESIDENTIAL SUBDIVISION, AS RECORDED IN INSTRUMENT #20050803000393990, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
- 4. RIGHT OF WAY TO ALABAMA POWER COMPANY, AS SET FORTH IN REAL 236, PAGE 825 AND REAL 235, PAGE 318.
- 5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO.

\$157,325.00 of the consideration herein was derived from a 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 JOE ROSE its PRESIDENT, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 30th day of June, 2006.

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/an, 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.

Given under my hand this the 30th day of June, 2006.

Notary Public

My commission expires: $\sqrt{-5-04}$