

(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

JANET RAMSEY
2155 VILLAGE LANE
CALERA, AL 35040

STATE OF ALABAMA COUNTY OF SHELBY

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THIRTEEN THOUSAND FOUR HUNDRED FIFTY DOLLARS 00/100 (\$113,450.00) to the undersigned grantor, WATERFORD, L.L.C., a/an Limited Liability Company, 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 JANET RAMSEY, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 214-C, according to the Survey of Waterford Village, Sector 5, Phase 3 as recorded in Map Book 37, Page 65, in the Probate Office of Shelby County, Alabama.

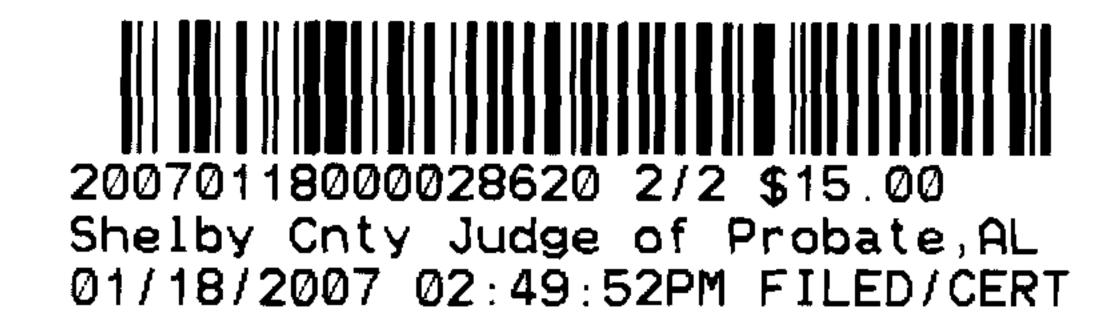
SUBJECT TO:

- 1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2006 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2007.
- 2. RIGHT OF WAY TO ALABAMA POWER COMPANY AND SOUTHERN BELL TELEPHONE AND TELEGRAPH COMPANY, AS SET FORTH IN REAL VOLUME 2300, PAGE 867.
- 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. EASEMENT OF UNDETERMINED WIDTH ON THE FRONT OF SUBJECT PROPERTY, AS SHOWN ON RECORDED MAP.
- 5. 8-FOOT EASEMENT ON THE FRONT, AS SHOWN ON RECORDED MAP.
- 6. 7.5-FOOT ALLEY EASEMENT ON THE BACK, AS SHOWN ON RECORDED MAP.
- 7. RIGHT OF WAY TO ALABAMA POWER COMPANY, AS SET FORTH IN INST. NO. 2005-56363 AND 2005-56420.
- 8. RESTRICTIVE COVENANTS, AS SETFORTH IN INST. NO. 2005-59712.
- 9. RIGHT OF WAY TO GULF STATES PAPER CORPORATION, AS RECORDED IN INSTRUMENT 2006/14603.

\$113,450.00 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 GRANTOR, WATERFORD, L.L.C., by MATTHEW S. MOORE its CLOSING AGENT, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 28th day of December, 2006.

WATERFORD, L.L.C.

MATTHEW S. MOORE 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 MATTHEW S. MOORE, whose name as CLOSING AGENT of WATERFORD, L.L.C., a/an 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.

Notary Public

My commission expires:

Given under my hand this the 28th day of December, 2006.

NOTARY OF ATE ATMINISTRATION OF THE PROPERTY O