

## WARRANTY DEED

This instrument was prepared by:

Janice Ferguson 51 FERGUSON DR CHELSEA, AL 35043-9535

THE STATE OF ALABAMA

Recording Requested by & When Recorded Return To:

US Recordings, Inc.

2925 Country Drive Ste 201

St. Paul, MN 55117

34040034-0

SHELBY MADISON COUNTY

2001008140437

Know All Men by These Presents: That in consideration of \$10.00 to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, JANICE FERGUSON, AN UNMARRIED WOMAN (WHO ACQUIRED TITLE AS JANICE KAREN FERGUSON) (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto JANICE FERGUSON, AN UNMARRIED WOMAN (herein referred to as grantee, whether one or more), the following described real estate, situated in Madison County, Alabama, to-wit:

See Legal Description shown as Exhibit "A" attached hereto and made a part hereof.

More Commonly Known As: 51 FERGUSON DR CHELSEA, AL 35043-9535 TOTAL FAIR MARKET VALUE: \$134,400.00

To Have and to Hold to the said grantee, his, her or their heirs and assigns forever. And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 5th day of September, 20 06

JANICE FERGUSON (AK/A JANICE KAREN FERGUSON)

THE STATE OF ALABAMA

SHELBY MADISON COUNTY

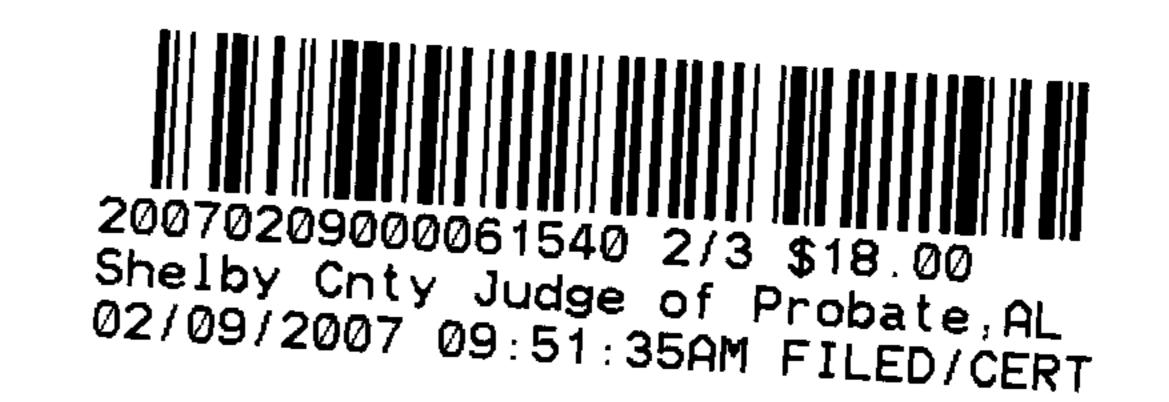
I, LIVE COSICO, a Notary Public, in and for said County in said State, hereby certify that JANICE FERGUSON (A/K/A JANICE KAREN FERGUSON), whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 5th day of Sept, 2006

Julie Crosier

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Paid for by the mortgage,, signed simultaneously.



File No.: 24-00003963

## DISCLOSURE AGREEMENT REGARDING LEGAL FEES AND LEGAL REPRESENTATION FOR DRAFTING CLOSING DOCUMENTATION

Re: JANICE FERGUSON

- 1. Legal Counsel. Documents for this closing have been prepared, at the request of the title company, by Lenders First Choice. The undersigned acknowledges that the Doc Prep Company has acted only in the limited capacity as counsel to prepare these documents, and has not, in any manner, undertaken to assist or render legal advice to the undersigned with respect to any loan, the property, or with respect to any of the documents being executed in connection with the closing. The undersigned further acknowledges that the undersigned may retain legal counsel for advice regarding the transaction, or to review and render advice concerning any of the documents being executed in connection with the closing.
- 2. Responsibility for Payment of Fees and Costs. The undersigned acknowledges that the undersigned's obligation to pay the legal fees and all permissible out of pocket expenses incurred in connection with the preparation of the documents by making, at the closing, a payment in the amount set forth in the invoice for legal services described below, directly to the Doc Prep Company.
- 3. Description of Legal Services Performed and Amount of Fee. The nature and extent of the legal services performed in connection with this transaction are itemized in the invoice for legal services submitted to the title company. The fee for these legal services through the date of the invoice is set forth on the invoice.
- 4. Basis for Fee. The fee is intended to provide fair competition for legal services rendered, taking into consideration the time and labor required, the complexities of the questions involved and the skill required to perform such services. Other considerations include the expertise of the Doc Prep Company in the complexities of the real estate practice, imposed document preparation deadlines, the necessary overhead associated with the rendering of services, and the assumption of risk by the Doc Prep Company in the rendering of these services.

The undersigned acknowledges receipt and review of this disclosure.

Dated: 5th day of September, 2006.

JANICE FERGUSON

200702090000061540 3/3 \$18.00 Shelby Cnty Judge of Probate, AL 02/09/2007 09:51:35AM FILED/CERT

## EXHIBIT "A"

A PARCEL OF LAND CONTAINING 2.69 ACRES IN THE SE1/4 OF SECTION 5, TOWNSHIP P20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA; DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHEAST CORNER OF SAID SECTION 5, THENCE RUN SOUTH ALONG THE EAST SECTION LINE 2651.41 FEET, THENCE TURN RIGHT 90 DEGREES 19 MINUTES 13 SECONDS AND RUN WEST 701.35 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE LAST COURSE 325.02 FEET TO THE CENTERLINE OF A CHERT ROAD, THENCE TURN LEFT 90 DEGREES 41 MINUTES 32 SECONDS AND RUN SOUTH ALONG SAID CENTERLINE 87.42 FEET, THENCE TURN RIGHT 02 DEGREES 54 MINUTES 20 SECONDS AND CONTINUE SOUTH ALONG SAID CENTERLINE 278.68 FEET, THENCE TURN LEFT 92 DEGREES 12 MINUTES 48 SECONDS AND RUN EAST 318.84 FEET, THENCE TURN LEFT 87 DEGREES 30 MINUTES 52 SECONDS AND RUN NORTH 366.23 FEET TO THE POINT OF BEGINNING.

ALSO;

A 30 FOOT EASEMENT FOR THE PURPOSE OF INGRESS, EGRESS AND UTILITIES, BETWEEN WEST 1/2 OF THE SE1/4 OF THE NE1/4 OF SECTION 5, TOWNSHIP 20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA AND SHELBY COUNTY HIGHWAY #36 (CHELSEA-SIMSVILLE PUBLIC ROAD), 15 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE: COMMENCE AT A POINT WHERE THE WEST LINE OF THE NE1/4 OF THE SE1/4 OF SAID SECTION 5 INTERSECTS THE NORTH LINE OF SAID HIGHWAY #36; THENCE RUN EASTERLY, ALONG SAID HIGHWAY A DISTANCE OF 390 FEET TO THE SE CORNER OF THAT CERTAIN PARCEL DESCRIBED IN DEED BOOK 160, PAGE 35, AS RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA, AND THE POINT OF BEGINNING; THENCE RUN NORTH ALONG THE EAST LINE OF SAID PARCEL A DISTANCE OF 510 FEET, MORE OR LESS, TO A POINT THAT IS 15 FEET SOUTH OF THE NE CORNER OF SAID PARCEL; THENCE RUN WEST A DISTANCE OF 15 FEET; THENCE RUN NORTH A DISTANCE OF 381 FEET MORE OR LESS, TO THE SOUTH LINE OF THE WEST 1/2 OF THE SE1/4 OF SAID SECTION 5.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER:

153050000010001

ATI ORDER NUMBER:

200608140437

U34040034-04AN03
WARRANTY DEED
LOAN# 200608140437

US Recordings

