Send tax notice to:
DEBORAH WYATT FORD
11 THE OAKS CIRCLE
HOOVER, AL, 35244

This instrument prepared by: Charles D. Stewart, Jr. Attorney at Law 4898 Valleydale Road, Suite A-2 Birmingham, Alabama 35242

STATE OF ALABAMA

SHELBY COUNTY

2020250

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20250 DEFI

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Ninety-Nine Thousand Nine Hundred and 00/100 Dollars (\$299,900.00) the amount which can be verified in the Sales Contract between the two parties in hand paid to the undersigned, JUDITH J CROSS, a single woman, whose mailing address is: 26/3 Chan way Hoover At 35044 (hereinafter referred to as "Grantor") by DEBORAH WYATT FORD whose property address is: 11 THE OAKS CIRCLE, HOOVER, AL, 35244 hereinafter referred to as Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantee, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 11, together with an undivided 1/43rd interest in Lot 44 (common area), according to the map of The Oaks, recorded in Map Book 10, Page 89, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO:

- 1. Taxes for the year beginning October 1, 2019 which constitutes a lien but are not yet due and payable until October 1, 2020.
- 2. Declaration of Protective Covenants, Agreement, Easements, Charges and Liens for Riverchase (Residential) recorded in Misc. Book 14, beginning at Page 536, as amended in Misc. Book 17, beginning at Page 550, and Real a216, Page 612 and Map Book 10, Page 89 A & B and Notice of Compliance Certificate, recorded in Misc. Book 34, Page 549 in the Probate Office of Shelby County, Alabama.
- 3. Right of way granted to South Central Bell Telephone Company as set forth in Real Volume 3014, Page 744.
- 4. Easement(s) and Building Line(s) as shown on recorded map.
- 5. Easement and Agreement regarding Roadway as set forth in Real 117, Page 24.
- 6. Title to all oil, gas and minerals within and underlying the premises, together with all oil and mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Deed Book 127, Page 140 and release of damages in Real Book 216, Page 612, in the Probate Office of Shelby County, Alabama.
- 7. Easements, restrictions and agreements as set forth in Deed Book 312, Page 261 through 270.
- 8. Subject to covenants, conditions and restrictions as set forth in the document recorded in Real 122, Page 184; along with amendments thereto, including, Instrument No. 1996-4663; Instrument No. 2001-49979 and Instrument No. 2002-639550, in the Probate Office of Shelby County, Alabama.

20200403000131120 04/03/2020 01:17:40 PM DEEDS 2/2

- 9. Less and except any portion of subject property lying within the Cahaba River (as to common area only).
- 10. Articles of Incorporation of The Oaks Townhouse Association, Inc. as recorded in Corp. Book 32, Page 854 and the First Amendment, as recorded in Corp. Book 43, Page 464.
- 11. Power meter easement and ditch maintenance as described in Map Book 10, Pages 89 A & B.
- 12. Conditions, restrictions and limitations as set forth in Book 144, Page 70.

\$179,900.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the Grantee, its successors and assigns forever.

The Grantor does for itself, its successors and assigns, covenant with the Grantee, its successors and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as shown 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 Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said Grantor, has hereunto set his/her hand and seal this the day of April, 2020.

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JUDITH J CROSS whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 151 day of April, 2020.

Notary Public Print Name:

Commission Expires:

Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Shelby County, AL 04/03/2020 01:17:40 PM \$145.00 CHERRY

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