

This instrument was prepared by:  
Hornsby & Hornsby, Attorneys at Law  
Matthew J. Hornsby, Esq.  
2010 Old Springville Road, Suite 100  
Birmingham, AL 35215

Send Tax Notice To:  
Deryl W. Owens  
124 Payne Road  
Montgomery, AL 36116

### **SPECIAL WARRANTY DEED**

**STATE OF ALABAMA \* KNOW ALL MEN BY THESE PRESENTS,  
SHELBY COUNTY \***

That in consideration of Twenty Thousand and NO/100 Dollars---(\$20,000.00) and other good and valuable consideration paid to the undersigned grantor, **United Community Bank F/K/A Progress Bank & Trust**, of 2121 Highland Ave. S., Birmingham, AL 35205 (herein referred to as Grantor) in hand paid by the grantee herein, the receipt of which is hereby acknowledged, the said Grantor does GRANT, BARGAIN, SELL AND CONVEY unto **Deryl W. Owens** and **John Phillips**, (herein referred to as Grantee, whether one or more), the following described real estate situated in Shelby County Alabama, to-wit:

Lot 79A, according to a Resurvey of Lots 79 and 80 Bent Creek Subdivision, Sector 2, Phase 1, as recorded in Map Book 56, Page 35, in the Probate Office of Shelby County, Alabama.

Property Address: 468 & 472 Bent Creek Trace, Chelsea, AL 35043

Subject to easements and restrictions of record, and to current taxes a lien but not yet payable.

Mineral and mining rights excepted not owned by grantor.

Subject to all outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed dated the 13<sup>th</sup> day of October, 2022, and recorded in Instr. #20221013000387920, in the Probate Office of Shelby County, Alabama.

Consideration herein taken from settlement statement.

TO HAVE AND TO HOLD, to the said GRANTEE, his, her or their heirs, or its successors, forever.

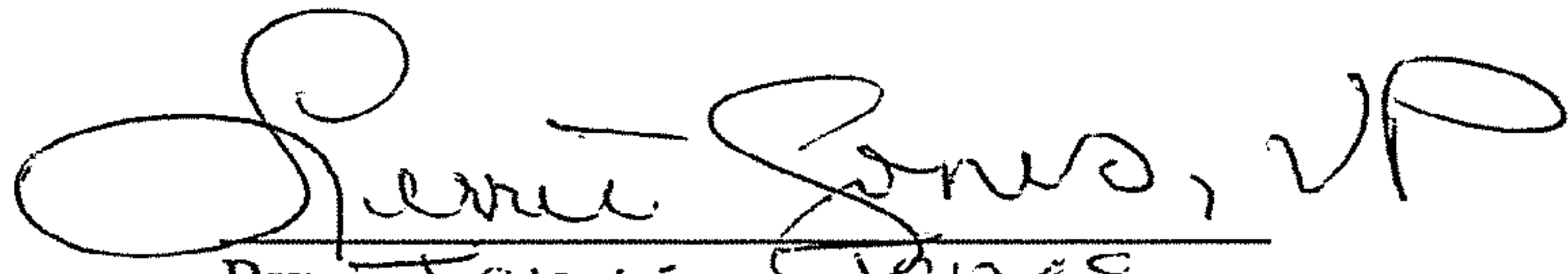
AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or

implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

IN WITNESS WHEREOF, the said Grantor, by its **Officer** who is authorized to execute this conveyance, has hereto set its signature and seal, this the 13<sup>th</sup> day of October, 2023.

United Community Bank, formerly known as,  
Progress Bank & Trust

  
By: Terrie Jones  
Its: Vice President


STATE OF GA  
Union COUNTY\*

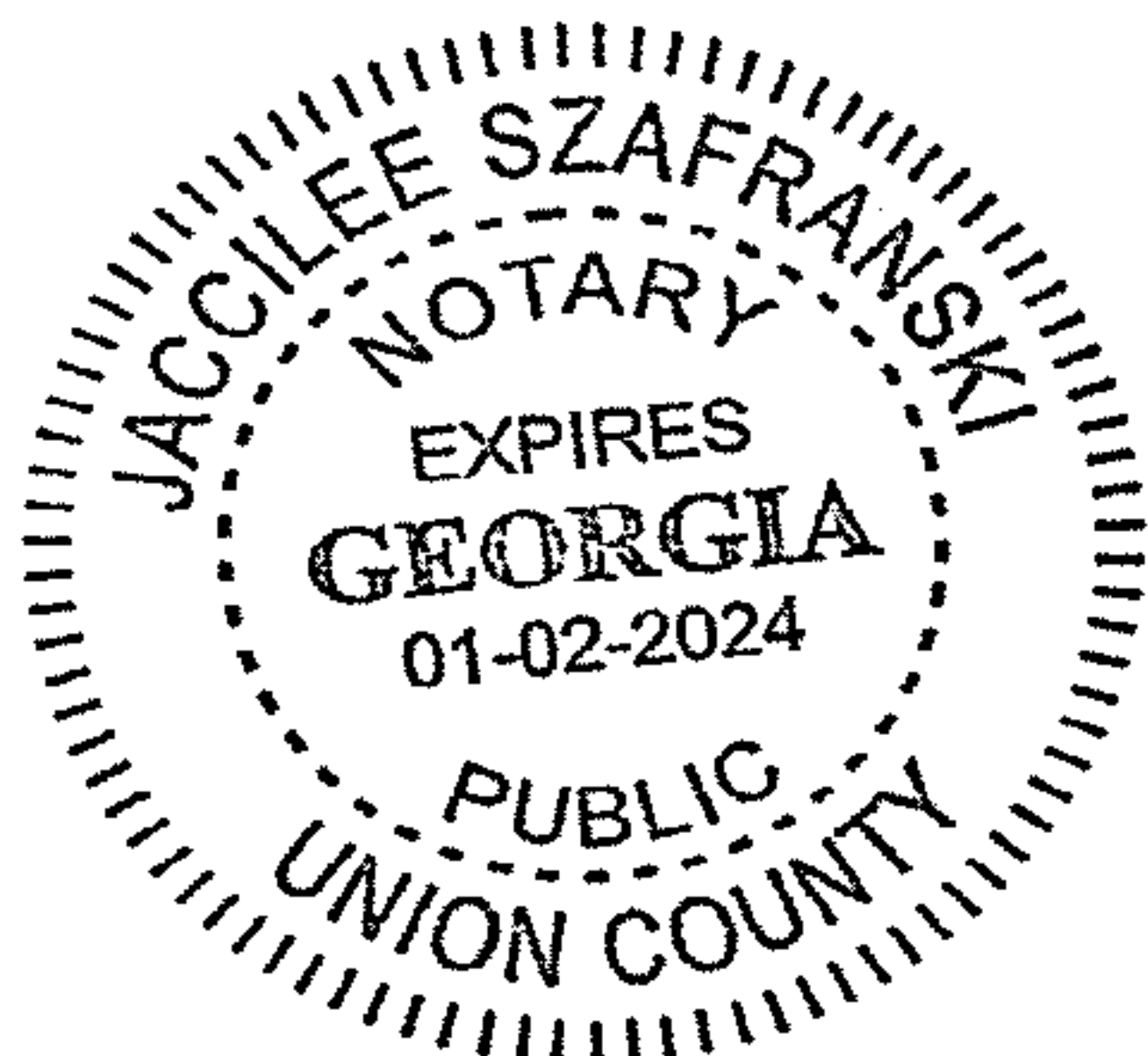
### General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Terrie Jones, as Vice President of Progress Bank & Trust United Comm. Bank whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the said instrument, he/she as such Vice President, and with full authority, executed the same voluntarily for and acting as said Progress Bank & Trust.

Given under my hand and official seal, this 13<sup>th</sup> day of October, 2023.

My Commission Expires:

  
Notary Public



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/16/2023 10:33:07 AM  
\$45.00 PAYGE  
20231016000304650

*Allen S. Bayl*