STATUTORY WARRANTY DEED

\$ 245,900

DOLLARS AND NO/100 (\$.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, ARTHUR BOWARD HOMES, INC., a corporation, (GRANTOR) does grant, bargain, sell and convey unto CARL M. CVILLEGOM AND CERRYL L. CVILLEGOM (GRANTEES) as joint tenants with the right of survivorship, the following described real estate situated in SHELBY COUNTY, ALABAMA to-wit:

THE PROPERTY CONVEYED HERRIN IS DESCRIBED ON EXHIBIT "A", ATTACHED HERBYO AND HADE A PART MERMOF FOR ALL PURPOSES.

\$100,000.00 OF THE CONSIDERATION WAS PAID FROM A MORTGAGE LOAN.

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, the heirs and assigns of the grantees herein shall take as tenants in common.

GRANTEE understands that acceptance of this deed constitutes acceptance of all of the terms, conditions and obligations of the Declaration of Protective Covenants for HIGHLAND LAKES as set out hereinabove.

IN WITHESS WEEKEOF, the said GRANTOR has caused this conveyance to be executed this the 30th day of August, 1999.

ARTHUR HOMARD HOMBS, IENC.

By:

ITS PRESIDENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

1999.

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that ARTHUR W. HOWARD, whose name as President of ARTHUR HOWARD HOMES, a coporation, 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 said conveyance, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal of ffice this 30th day of August,

Notary Full Print Name: Gene N. Stay, Jr. My Commission Expires: 11/09/98

THIS INSTRUMENT PREPARED BY: GENE W. GRAY, JR. 2100 SOUTHBRIDGE PARKWAY, SUITE 638 BIRMINGHAM, AL 35209 SEND TAX NOTICE TO: CARL M. CULLISON 1036 HERMITAGE CIRCLE BIRMINGHAM, ALABAMA 35242 #58-09-2-04-0-003-038

Inst • 1999-36612

DB/31/1999-36612 D1:48 PM CERTIFIED SELLY COUNTY HAVE IF PROMITE DOR CAN 157.00 Lot 3106, according to the Amended Map of Highland Lakes, 3rd Sector, Phase 1, an Eddleman Community, as recorded in Map Book 21 Page 124 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive essement to use the private roadways, common areas, all as more particularly described in the Declaration of Essements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as last. # 1994-97111 and amended in Inst. # 1996-17543 in the Probate Office of Shalby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Inst. # 1996-17544 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Mineral and mining rights excepted.

SUBJECT TO:

General and special taxes or assessments for 1999 and subsequent years not yet due and payable.

Easements as shown by recorded plat, including a 10 foot easement on the rear of lot.

Restrictions, covenants and conditions as set out in instrument(s) recorded in Inst. # 1994-7111 and amended in Inst. # 1996-17543, Inst. # 1996-17544, Inst. #1998-31695, Inst. #1998-29633, Inst. #1998-29632 and Inst. #1998-29631 in Probate Office.

Lake Easement Agreement executed by Highland Lake Properties, Ltd. and Highland Lakes Development, Ltd., to Highland Lakes Properties, Ltd., recorded as Inst. # 1993-15705 in Probate Office.

Easement for ingress and egress to serve Highland Lakes Development executed by Highland Lakes Development, Ltd., to Highland Lakes Properties, Ltd., recorded as Inst. # 1993-15704 in Probate Office.

Restrictions, limitations and conditions as set out in Map Book 21 Page 12.

Right(s)-of-Way(s) granted to Shelby County by instrument(s) recorded in Deed Book 95 page 503 in Probate Office.

Right(s)-of-Way(s) granted to Water Works and Sewer Board of the City of Birmingham by instrument(s) recorded in Inst. # 1996-25667 in Probate Office.

Cable Agreement as set out in Inst. # 1997-33476 in Probate Office.

Underground easement to Alabama Power Company as shown by instrument recorded in Inst. #1997-19422 in Probate Office.

Release of damages, restrictions, modifications, covenants, conditions, rights, privileges, immunities, and limitations, as applicable, as set out in, and as referenced in deed(s) recorded in last. No. 1999-4105 in the Probate Office.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Inst. No. 1999-4105 and Real 28 page 237 in Probate Office.

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