

STATE OF ALABAMA

COUNTY OF SHELBY

COVENANT

WHEREAS, Betty Cowlin
hereinafter called the owner(s) of certain real property situated in SHELBY
County, Alabama, described in Exhibit "A," attached hereto and incorporated
fully;

and

WHEREAS, upon said property the owner(s) desire(s) to construct an alternative
onsite sewage disposal system, hereinafter called the system, to service the
facility/dwelling on said property; and

WHEREAS, the approval of the system by the Shelby County Health Department,
hereinafter called the local health department, is conditioned upon the covenant
by the owner(s) and his/her/their successors in title and his/her/their assigns
that he/she/they will satisfy all of the requirements of the local health
department and assure the proper functioning of the system.

NOW, THEREFORE,

"Public notice is hereby given that the property described herein is subject to
an on-site sewage disposal permit issued by the Shelby County Health Department.
The permit may restrict the use of the lot or obligate the owner(s) to special
maintenance and reporting requirements. These conditions are on file with the
Shelby County Health Department, and subsequent purchasers are directed to
inquire at the Shelby County Health Department."

Dated this, the 4 day of Dec., 2002

Betty Cowlin
(Signature(s) of Owner(s))

Exhibit "A"

All the property in the survey of Shelby Highlands Lot 6
a map/deed of which is recorded in Map/Deed Book 3, page 39 or instrument
_____ in the Probate Office of Shelby County, Alabama. Or all property
described in the attached legal description.

STATE OF ALABAMA

COUNTY OF SHELBY

I, The undersigned Notary Public in and for said County, in said State, hereby
certify that Betty Cowlin. whose name(s) is/are signed to
the foregoing instrument, and who is/are known to me, acknowledge(s) before me
this day that, being informed of the contents thereof, he/she/they has/have
executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 4 day of December, 2002

Susan Smikle
Notary Public

My commission Expires MY COMMISSION EXPIRES SEPT. 11, 2004