

SEND TAX NOTICE TO:

Frederick K. Harris

1925 Arbor Court

Hoover, AL 35244

Prepared by:

Morris J. Princiotta, Jr. Attorney at Law 2100-C Rocky Ridge Road Birmingham, Alabama 35216

STATE OF ALABAMA: JEFFERSON COUNTY:

WARRANTY DEED

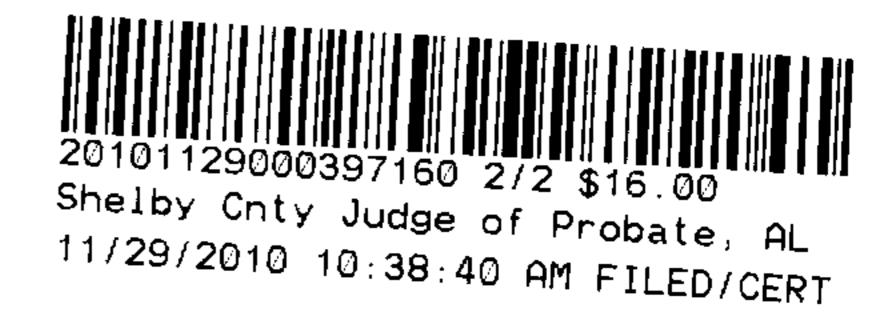
Lot 21, according to the Final Plat Arbor Hill Phase I, as recorded In Map Book 31, Page 48, in the Probate Office of SHELBY County, ALABAMA.

Subject to:

- 1. Taxes for 2011 and subsequent years, not yet due and payable.
- 2. Easement(s), building line(s) and restriction(s) as shown on recorded map.
- 3. Assignment of Developers Rights as recorded in Instrument No. 2002-30821.
- 4. Right-of-way granted to Alabama Power Company recorded in Real 65, Page 1 and Deed Book 332, Page 554.
- 5. Agreement with Alabama Power Company as to underground cables as recorded in Real 69, Page 455, and covenants pertaining thereto as recorded in Real 69, Page 458.
- 6. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not warranted herein.
- 7. Transmission Line Permits to Alabama Power Company as recorded in Deed Book 136, Page 34; Deed Book 151, Page 449; Deed Book 136, Page 28 and Deed Book 108, Page 363.
- 8. Right-of-way granted to Alabama Power Company recorded in Deed Book 332, Page 554.

The entire purchase price received herein was paid from a first purchase money mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEE, his heirs and assigns, forever.



And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEE, his heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 23rd day of November, 2010.

LOAN MINH NGUYEN

JERRY L. MADDOX

(Seal)

(Seal)

STATE OF ALABAMA: JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that LOAN MINH NGUYEN and husband, JERRY L. MADDOX, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of November, 2010.

Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Nov 5, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS