

This instrument was prepared by

(Name) Larry L. Halcomb
(Address) 3512 Old Montgomery Highway
Homewood, Alabama 35209

Send Tax Notice To:
Howard W. Hay
3912 Cannoek Drive
Birmingham, Alabama 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two hundred fifty one thousand seven hundred fifty & No/100 (251,750.00)

to the undersigned grantor, McCay Home Builders, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Howard W. Hay and Ellen P. Hay

(herein referred to as GRANTEEES) for and during their joint lives and upon the death of either of them, then to the survivor
of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate,
situated in Shelby County, Alabama, to wit:

Lot 199, according to the Survey of Brook Highland, an Eddleman Community, 6th Sector,
1st Phase, as recorded in Map Book 14 page 83 A and B, as recorded in the Probate
Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1991.

Subject to items on attached Exhibit "A".

BOOK 359 PAGE 444

\$146,700.00 of the purchase price was paid from the proceeds of a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEEES for and during their joint lives and upon the death of either of
them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 said GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Steve M. McCay
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 14th day of August 1991

ATTEST:

McCay Home Builders, Inc.

By Steve M. McCay, President

Secretary

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Larry L. Halcomb
State, hereby certify that Steve M. McCay
whose name as President of McCay Home Builders, Inc.
a corporation, 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 the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as
the act of said corporation,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 14th day of

August

1991

Larry L. Halcomb

Notary Public

EXHIBIT "A"

1. Building setback line of 35 feet reserved from Cannock Drive as shown by plat.

2. Public utility easements as shown by recorded plat, including a 10 foot easement on the Southeasterly rear side of subject property.

3. Declaration of Protective Covenants for the "Watershed Property", which provides, among other things, for an Association to be formed to assess and maintain the Watershed Maintenance Areas, etc. of the development; all of said covenants, restrictions and conditions being set out in instrument recorded in Real 194 page 54 in Probate Office.

4. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Brook Highland, as set out in instrument recorded in Real 194 page 254 in Probate Office, along with Articles of Incorporation as recorded in Real 194 page 281 and By-Laws recorded in and Real 194 page 287-A in Probate Office. Along with Supplemental Agreement as recorded in Real 317 page 767; Real 263 page 604 and Map Book 14 pages 83 and 83A.

5. A non-exclusive easement and agreement between Eddleman and Associates and The Water Works and Sewer Board of the City of Birmingham dated July 11, 1988, and recorded in Real 194 page 20 and Real 194 page 43 in Probate Office.

6. Easement and Agreements between AmSouth Bank, N. A., as Ancilliary Trustee for NCNB National Bank of North Carolina, as Trustee for the Public Employees Retirement System of Ohio and The Water Works and Sewer Board of the City of Birmingham, as set out in instrument recorded in Real 194 page 1 and Real 194 page 40 in Probate Office.

7. Drainage Agreement between AmSouth Bank, N. A., as Ancilliary Trustee for NCNB National Bank of North Carolina, as Trustee of the Public Employees Retirement System of Ohio and Eddleman and Associates as set in Real 125 page 238 dated April 14, 1987 in Probate Office.

8. Reciprocal Easement Agreement between AmSouth Bank, N. A., as Ancilliary Trustee for NCNB National Bank of North Carolina as Trustee for the Public Employees Retirement System of Ohio and Eddleman and Associates, as set out in instrument dated April 14, 1987 and recorded in Real 125 page 249 and Real 199 page 18 in Probate Office.

9. 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 Deed Book 32 page 48 and Deed Book 121 page 294 in Probate Office.

10. Restrictive covenants with regard to underground transmission installation by Alabama Power Company as recorded in Real 181 page 995

11. Covenants releasing predecessors in title from any liability arising from sinkholes, limestone formations, soil conditions or any other known or unknown surface or subsurface conditions that may now or hereafter exist or occur or cause damage to subject property, as shown by survey of said subdivision, recorded in Map Book 14 page 83 and 83A in the Probate Office.

12. Subdivision restrictions shown on recorded plat in Map Book 14 page 83 & 83A to provide for construction of single family residences only.

13. Release of damages as set out in instrument recorded in Real 332 page 174 and Real 332 page 390 in Probate Office.

STATE OF ALA.
I CERTIFY THIS
INSTRUMENT WAS FILED

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