

Purchaser's Address:  
Sharon K. O'Brien  
1066 Country Club Circle  
Birmingham, Alabama 35244

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This Instrument Was Prepared By:  
Carol H. Stewart  
Burr & Forman  
3000 SouthTrust Tower  
420 North 20th Street  
Birmingham, Alabama 35203

STATE OF ALABAMA  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Thousand Dollars (\$200,000.00) and other good and valuable consideration, in hand paid by Sharon K. O'Brien (hereinafter referred to as "Grantee") to the undersigned Cross Homebuilders, Inc., a corporation (hereinafter referred to as "Grantor"), the receipt of which is hereby acknowledged, the said Grantor does by these presents grant, bargain, sell and convey unto the said Grantee, the following described real estate located in Shelby County, Alabama:

Lot 3415 according to the Survey of Riverchase Country Club, 34th Addition as recorded in Map Book 15, page 32, in the Office of the Judge of Probate of Shelby County, Alabama.

Said land is convey subject to the following:

1. Ad valorem taxes due and payable October 1, 1992.
2. Mineral and mining rights not owned by Grantor.
3. Any applicable zoning ordinances.
4. Easements, rights of way, reservations, agreements, restrictions and setback lines of record.
5. Said property conveyed by this instrument is hereby subjected to the Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (Residential) recorded in Miscellaneous Book 14, beginning at page 536 in the Office of the Judge of Probate of Shelby County, Alabama as amended in Miscellaneous Book 17 beginning at page 550 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD to the said Grantee, her heirs, representatives, successors and assigns forever. And said Grantor does for itself, its successors and assigns, covenant with said Grantee, his heirs and assigns that it is lawfully seized in fee simple of said premises, that they are free from encumbrances unless otherwise noted above, 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 Grantee,

her heirs, executors and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor has caused this conveyance to be executed on this 26th day of February, 1992

CROSS HOMEBUILDERS, INC.,  
a corporation

By: [Signature]

Its: [Signature]

STATE OF ALABAMA )  
SHELBY COUNTY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Andrew Cross as agent of Cross Homebuilders, Inc., whose name as duly authorized agent 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 agent and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 26th day of February, 1992.

[Signature]  
Notary Public

My Commission Expires 8/11/95

BOOK 391 PAGE 848

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

92 FEB 28 PM 3:27  
See letter in File

JUDGE OF PROBATE

1. Deed Tax	\$ 37.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 5.00
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 46.00