

Send Tax Notice To: Central Bank of the South
701 South 32nd Street
Birmingham, AL 35233

This instrument was prepared by Joseph G. Stewart, 3000 SouthTrust
Tower, 420 North 20th Street, Birmingham, Alabama 35203

STATUTORY WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Three
Hundred Fifty Thousand and No/100 Dollars (\$350,000.00) to the
undersigned Grantor, B. J. Harris and Denney E. Barrow as Trustees
of Harbar Homes Incorporated Profit Sharing Plan and Trust for the
Benefit of B. J. Harris and Denney E. Barrow (the "Grantor"), in
hand paid by Central Bank of the South, an Alabama banking
corporation (the "Grantee"), the receipt of which is hereby
acknowledged, the said Grantor does hereby grant, bargain, sell and
convey unto the said Grantee, the following described real estate
situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Survey of Central Bank
Subdivision, as recorded in Map Book 17, Page 3 in the
Probate Office of Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for 1993;
2. Mineral and mining rights and rights incident
thereto recorded in Volume 177, page 176 in the
Probate Office of Shelby County, Alabama;
3. Restrictions, reservations, and easements as shown
on recorded Map;
4. Sign Agreement as recorded in Instrument 1992-09483
in the Probate Office of Shelby County, Alabama;

94920.


05/20/1993-14481
08:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 361.50

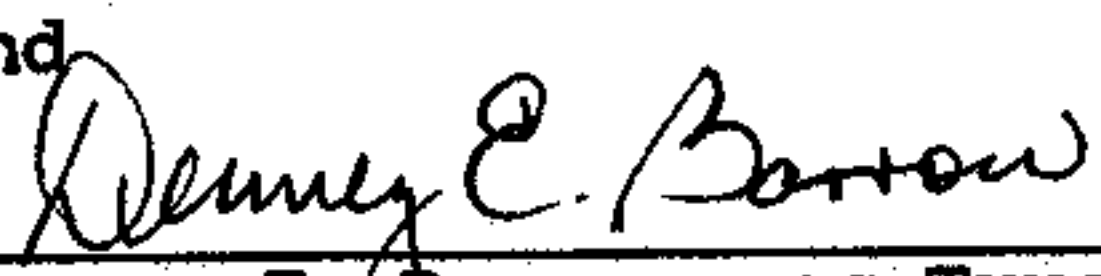
Inst # 1993-14481

5. Slope easement recorded in Instrument 1992-09484 in the Probate Office of Shelby County, Alabama;
6. Twenty foot easement on West for ingress and egress as recorded in Real Volume 230, page 529 in the Probate Office of Shelby County, Alabama;
7. Public Sanitary Sewer Easement as shown in Map Book 16, page 117 in the Probate Office of Shelby County, Alabama; and
8. Easement for Ingress and Egress recorded in Instrument 1992-9485 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD to the Grantee, its successors and assigns forever.

IN WITNESS WHEREOF, the Grantor duly executed this deed on this 21 day of April, 1993.


B. J. Harris, as Trustee of
Harbar Homes Incorporated Profit
Sharing Plan and Trust for the
Benefit of B. J. Harris and
Denney E. Barrow

and

Denney E. Barrow, as Trustee of
Harbar Homes Incorporated Profit
Sharing Plan and for the Benefit
of B. J. Harris and Denney E.
Barrow

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that B. J. Harris, whose name as Trustee of Harbar Homes Incorporated Profit Sharing Plan and Trust for the Benefit of B. J. Harris and Denney E. Barrow, is signed to the foregoing deed and who is known to me, acknowledged before me on this day that, being informed of the contents of such deed, he, in his capacity as such Trustee executed the same voluntarily.

Given under my hand and seal of office, this 21st day of April, 1993.

Diana M. G. Laughlin
Notary Public

[S E A L]

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 1, 1994

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Denney E. Barrow, whose name as Trustee of Harbar Homes Incorporated Profit Sharing Plan and Trust for the Benefit of B. J. Harris and Denney E. Barrow, is signed to the foregoing deed and who is known to me, acknowledged before me on this day that, being informed of the contents of such deed, he, in his capacity as such Trustee executed the same voluntarily.

Given under my hand and seal of office, this 21st day of April, 1993.

Diana M. G. Laughlin
Notary Public

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My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 1, 1994

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