

Send Tax Notice To:
Charlotte Ann Cox
2312 Fox Glen Circle
Birmingham, Al 35216

This instrument prepared by:
John G. Lowther
3500 Independence Drive
Birmingham, Al 35209

This instrument was prepared
without the benefit of title
search, at parties request.

Inst # 1993-36760

GENERAL WARRANTY DEED

\$0.00

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS:

This Deed is made by and between Robert E. Jarvis and wife, Shirley Jarvis, hereinafter called "Grantor", and Phillip Eugene Jarvis, Charlotte Ann Cox, and Sherry J. Edwards, hereinafter called "Grantee".

The Grantor, for and in consideration of Ten & 00/100 (\$10.00) Dollars and other good and valuable consideration in hand paid by the Grantee, the receipt of which is hereby acknowledged, does hereby grant, bargain, convey and sell to Phillip Eugene Jarvis, Charlotte Ann Cox, and Sherry J. Edwards the following described real estate located in Shelby County, Alabama:

Unit 105-C, Building 1, in the Gables Condominium a Condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177, together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration, said Unit being more particularly described in the floor plans and architectural drawings of Gables Condominium as recorded in Map Book 9, pages 541-544, in the Probate Office of Shelby County, Alabama.

Subject To:

1. Taxes and assessments for the year 1993, and subsequent years, which are not yet due and payable. Tax information has been based on the present assessment roles, but is subject to any future adjustments that may be made by either the Tax Assessor or the Board of Shelby County, Alabama.

2. Easement as shown by recorded Map.

3. Mineral and mining rights and rights incident thereto recorded in Volume 4, page 464 and Volume 127, page 140, in the Probate Office of Shelby County, Alabama.

4. Agreement with Blue Cross-Blue Shield, recorded in Misc. Book 19, page 690, in the Probate Office of Shelby County, Alabama.

5. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (Business), recorded in Misc. Book 13, page 50 amended by Amendment No. 1 in Misc. Book 15, page 189 and further amended by Amendment No. 2, in Misc. Book 19, page 633, in the Probate Office of Shelby County, Alabama.

6. Item # 6 in deed recorded in Deed Book 331, page 757 to wit:

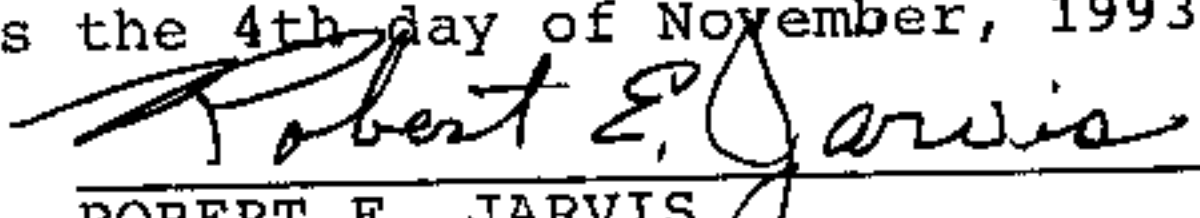
Said property conveyed by this instrument is hereby restricted to use as a multi-family development and related uses with density not to exceed twelve (12) units per acre as defined in the Riverchase Architectural Committee Development Criteria for Planned Multi-Family (PR-2) District of Riverchase, dated 4-11-80, unless a change in use is authorized pursuant to the deed, said restrictions to be effective for the same period of time as the Riverchase Business Covenants.

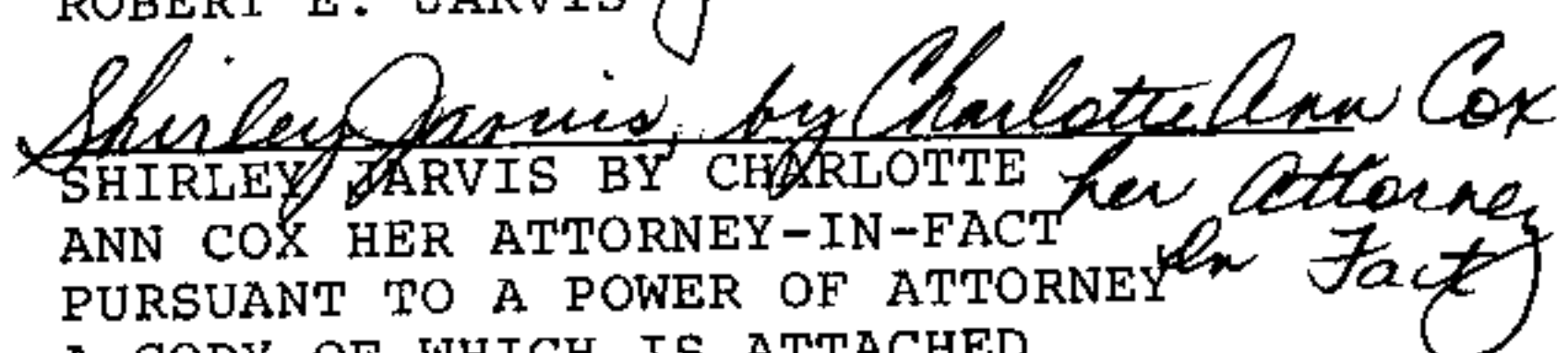
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SHELBY COUNTY JUDGE OF PROBATE
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7. Right of ways granted to Alabama Power Company by instrument recorded in Volume 347, page 472, in the Probate Office of Shelby County, Alabama.

8. Terms and Conditions as set forth in the Declaration of Condominium, By-Laws and Amendments, recorded in Real Volume 10, page 177, in the Probate Office of Shelby County, Alabama.

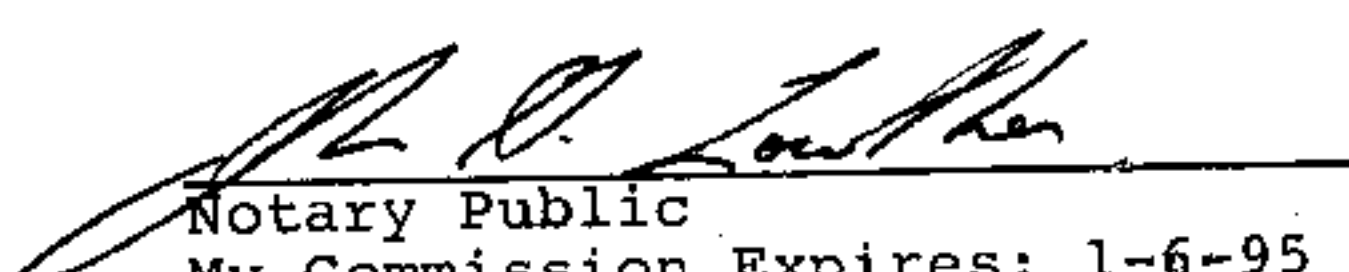
To have and to hold, to said Grantee, their heirs and assigns forever. Grantor covenants with the said Grantee, their heirs and assigns, that they are lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that they have a good right to sell and convey the same as aforesaid; that they will warrant and defend the same to the said Grantee, their heirs and assigns forever, against the lawful claims of all persons. IN WITNESS WHEREOF, the said Robert E. Jarvis and wife, Shirley Jarvis, have caused this conveyance to be signed on this the 4th day of November, 1993.


ROBERT E. JARVIS


SHIRLEY JARVIS BY CHARLOTTE ANN COX
ANN COX HER ATTORNEY-IN-FACT
PURSUANT TO A POWER OF ATTORNEY
A COPY OF WHICH IS ATTACHED
HERETO.

STATE OF ALABAMA
COUNTY OF JEFFERSON

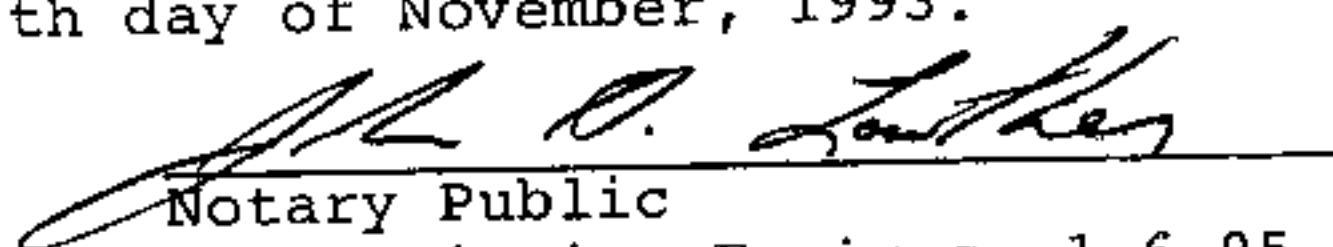
I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Robert E. Jarvis, whose name is signed to the foregoing General Warranty Deed, and who is known to me, acknowledged before me on this date that, being informed of the contents of the General Warranty Deed, he, executed the same voluntarily. Given under my hand and seal this 4th day of November, 1993.


Notary Public

My Commission Expires: 1-6-95

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said county in said state in said state, hereby certify that Charlotte Ann Cox as Attorney-In-Fact for Shirley Jarvis, whose name 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, she, in her capacity as such Attorney-In-Fact, executed the same voluntarily on the day the same bears date. Given under my hand this the 4th day of November, 1993.


Notary Public

My Commission Expires: 1-6-95

STATE OF ALABAMA
SHELBY COUNTY

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Shirley Burt Jarvis, sometimes known as Shirley Jean Jarvis or Shirley J. Jarvis, of Alabaster, Alabama pursuant to the Code of Alabama, Section 26-1-2 (1975, 1985 Cum. Supp.), do hereby make, constitute and appoint my daughter, Charlotte Jarvis Cox, sometimes known as Charlotte Ann Cox or Charlotte A. Cox, as my true and lawful attorney in fact for me and in my name, place and stead, and on my behalf, and for my use and benefit:

1. To deal with any property, real or personal, held by me or any trust of which I am a trustee or a beneficiary, as freely as I might in the handling of my own affairs.

2. To operate and to deal with and with respect to any and all business interests of mine, whether held by me solely or by me jointly with others.

3. Without in any way limiting the generality of the foregoing, I hereby grant to my attorney-in-fact the following powers and authority in addition to and not in substitution for the powers conferred by law:

- A. To compromise, settle or adjust any claim or demand by or against me or my estate and to agree to any rescission or modification of any agreement or contract.
- B. To sell, exchange, assign, transfer, and convey any security, or property, real or personal, held by me or my estate or in any trust fund, at public or private sale, at such time and price and upon such terms and conditions as may be determined by my representative to be just.
- C. To consent to and participate in and plan for the liquidation, reorganization, or merger of any corporation any security of which is held.
- D. To convey, sell, mortgage, encumber, and to deal in and with, in any and all ways, any and all real estate owned by me including but not limited to those certain lands located in the State of Alabama.

4. THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY OR INCAPACITY OF THE PRINCIPAL.

5. The rights, powers and authority of said attorney-in-fact herein granted shall commence and be in full force and effect according to the provisions set forth herein, unless the same is revoked in writing prior to the disability, incompetency or incapacity of the principal herein or until the death of the principal, whichever shall first occur.

Dated this the 18 day of SEPT 1990.

Shirley Burt Jarvis
Shirley B. Jarvis

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public, in and for said county in said State, hereby certify that Shirley B. Jarvis, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 18 day of SEPTEMBER, 1990.

Walter Reginald
Notary Public

My Commission Expires Oct. 6, 1993

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SHELBY COUNTY JUDGE OF PROBATE
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