

This Instrument Prepared By:

Send Tax Notice To:

Mary P. Thornton
Dominick, Fletcher, Yeilding,
Wood & Lloyd, P.A.
2121 Highland Avenue
Birmingham, Alabama 35205

Geneva D. Boyd
1235 Berwick Road
Birmingham, Alabama 35242

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Forty-Four Thousand Five Hundred Dollars (\$144,500.00) to the undersigned Grantors, James R. Andrews, II and wife Sheree H. Andrews ("Grantors"), in hand paid by the Grantee, the receipt of which is hereby acknowledged, do by these presents, grant, bargain, sell and convey unto Geneva D. Boyd ("Grantee"), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 113, according to the Survey of Greystone Ridge Garden Homes, as recorded in Map Book 16 page 31 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to: (1) General and special taxes or assessments for 1994 and subsequent years not yet due and payable, including any additional tax due, if any, due to the fact that ad valorem taxes for subject property have been paid under a current use assessment; (2) Building setbacks as shown in Declaration of Greystone Ridge Covenants, Conditions and Restrictions recorded as Document No. 1992-4720 in Probate Office; (3) Public utility easements as shown by recorded plat; (4) Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 141 page 180, Real 333 page 201 and Real 377 page 441 in Probate Office; (5) 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 4 pages 486, 493 and 495 in Probate Office; (6) Rights of others to use of Hugh Daniel Drive, as described in instrument recorded in Deed Book 301 Page 799 in Probate Office; (7) Covenant and Agreement for Water Service as set out in instrument between Dantract and Shelby County, as set out in Real 235 Page 574 and as amended by agreement as set out as Instrument #1993-20840 in Probate Office; (8) Restrictions, covenants, conditions and building setback lines as set out in Amended Restated Restrictive Covenants recorded in Real 265 Page 96 in the Probate Office of Shelby County, Alabama; (9) Greystone Multi-family Declaration of Covenants, Conditions and Restrictions, as recorded in Real 316 Page 239, as amended by First Amendment recorded in Real 319 page 238, Second Amendment as recorded in Real 336 page 281, Third Amendment recorded as Instrument No. 1992-4710, and Fourth Amendment recorded as Instrument #1993-10164 in Probate Office; (10) Greystone Ridge Garden Homes and First Addition to Greystone Ridge Garden Homes Declaration of Covenants, Conditions and Restrictions recorded as Instrument No. 1992-4720 in Probate Office; (11) Reciprocal Easement Agreement pertaining to access and roadway easements, as set out in Real 312 page 274, and First Amendment recorded in Real 317 page 253 and Second Amendment recorded as Instrument #1993-3124 in Probate Office; (12) Agreement between Daniel Oak

\$ 130,050.00 of the purchase price
recited above was paid from the mortgage
loan closed simultaneously herewith.

03/04/1994-07243
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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 27.50


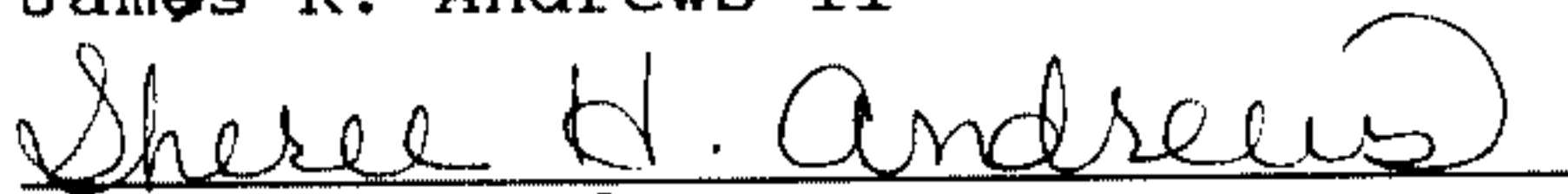
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Mountain Limited Partnership and Shelby Cable, Inc.
recorded in Real 350 Page 545 in Probate Office; (13)
Easement(s) to Alabama Power Company by instrument(s)
recorded in Instrument #1992-26820 in Probate Office.

TO HAVE AND TO HOLD, to the said Grantee, her heirs and assigns
forever.

And said Grantors do for themselves and for their heirs, executors,
and administrators covenant with the said Grantee, her 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, her heirs and assigns forever, against the lawful claims
of all persons.


IN WITNESS WHEREOF, we have hereunto set our hand and seal this
25TH day of February, 1994.


James R. Andrews II

Sheree H. Andrews

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and
State, hereby certify that James R. Andrews II and wife, Sheree H.
Andrews, 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 seal this the 25TH day of February,
1994.


Notary Public

Inst # 1994-07243

a:BOY-GREY

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SHELBY COUNTY JUDGE OF PROBATE
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