

This instrument Prepared by:

Lisa G. Pennington

1031 South 21st Street

Birmingham, AL 35205

Send Tax Notice To:

David "Spud" Bishop Contractor, Inc.

375 Bishop Lane

Pelham, AL 35124

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of
One hundred Eighty-five thousand-----00/100 Dollars,
to the undersigned grantor, Shades Ridge, Ltd., an Alabama Limited Partnership
the receipt of which is hereby acknowledged, the said Shades Ridge, Ltd., an
Alabama Limited Partnership, does by the presents, grant, bargain, sell and
convey unto David "Spud" Bishop Contractor, Inc.

- the following described real estate, situated in Shelby County,
Alabama, to wit:

Lot(s) 17, 35, 31, 1, 3, according to the
survey of The Highlands. Second Sector, as recorded in Map Book 18
at page 48 in the Office of the Judge of Probate of Shelby County,
Alabama.

Subject to: (1) Current Taxes; (2) Subject to Declaration of Easements
and Protective Covenants dated 3/22/94, recorded in Instrument #1994-
09291 (3) Easement for public utilities, sanitary sewers, and storm
ditches, and Building Line as shown by recorded map. (4) Mining and
Mineral rights excepted.

The above recited consideration was paid from a Mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, to the said David "Spud" Bishop Contractor, Inc.

Successors and assigns forever.
its

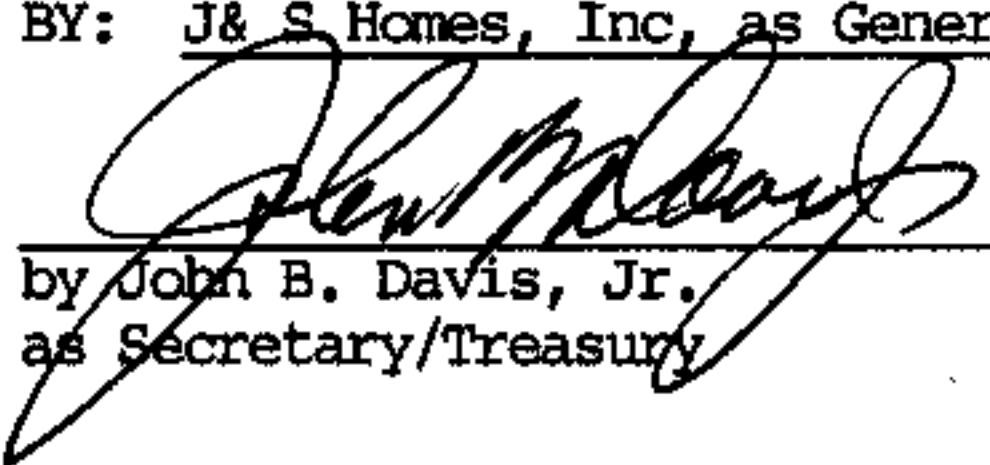
And said Shades Ridge, Ltd., an Alabama Limited Partnership, does for
itself, its successors and assigns, covenant with said
David "Spud" Bishop Contractor, Inc.

Successors and assigns, that it is lawfully seized in fee simple of said
premises, that they are free from all encumbrances, 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
David "Spud" Bishop Contractor, Inc., its successors and assigns
forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Shades Ridge, Ltd., an Alabama Limited
Partnership, by its General Partner J & S Homes, Inc. who is authorized to
execute this conveyance, has hereto set his signature and seal this the
5th day of April 19 94.

SHADES RIDGE LTD., AN ALABAMA LIMITED
PARTNERSHIP,

BY: J & S Homes, Inc. as General Partner


by John B. Davis, Jr.
as Secretary/Treasury

Inst # 1994-11697

04/08/1994-11697
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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

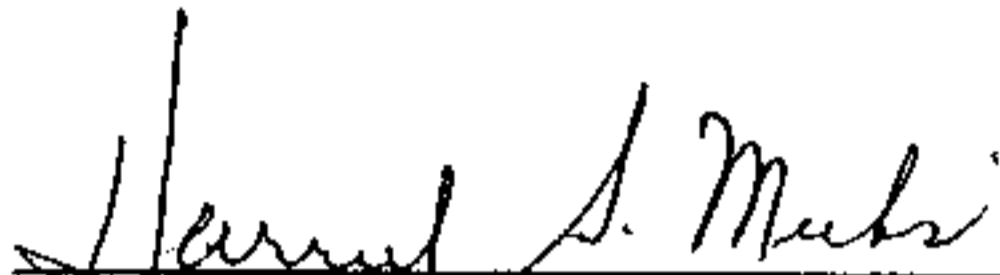
Inst # 1994-11697

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a notary public in and for said County in said State, hereby certify that John B. Davis Jr. whose name as Sec./Treasurer of J & S Homes, Inc. a Corporation as General Partner of Shades Ridge, Ltd., an Alabama Limited Partnership, 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 said instrument, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation, acting in its capacity as General Partner as aforesaid.

Given under my hand and official seal this 5th day of April, 1994.


NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires:

MY COMMISSION EXPIRES OCTOBER 23, 1995

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