

THIS INSTRUMENT WAS PREPARED BY:

Kathy B. Atkinson
303 Perimeter Center N., Suite 600
Atlanta, Georgia 30346

STATE OF ALABAMA)

COUNTY OF SHELBY)

Inst # 1994-24607

DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Thirty-nine Thousand
Five Hundred (39,500.00)-----to the undersigned GRANTOR,
Metropolitan Life Insurance Company, a corporation, d/b/a INVERNESS, (herein
"GRANTOR "), in hand paid by Robin James Fowler (herein referred to
as "GRANTEE "), 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 ("PROPERTY "), situated in Shelby County, Alabama, to-wit:

Lot ⁰²⁴ 1A Block 2, according to the Plat of Inverness Point, Phase 1, a subdivision
of Inverness, as recorded in Map Book 13, Page 28, in the Office of the Judge
of Probate of Shelby County, Alabama.

This conveyance is subject to the following:

1. Ad Valorem taxes due and payable October 1, 1994.
2. Easements, rights of way, and setback lines of record.
3. Mineral and mining rights not owned by GRANTOR.
4. Any applicable zoning ordinances.
5. The covenants and restrictions set forth in the Declaration of Protective Covenants of Inverness Point, a Residential Subdivision, as recorded in Book 209, Page 890, in the Office of the Judge of Probate of Shelby County, Alabama, which include, without limitation: (i) exterior design criteria and minimum size requirements for structures to be constructed on Lots; (ii) prior approval of plans by an Architectural Control Committee before commencement of construction of any structure on a Lot; (iii) limitations as to the use of the Lots; (iv) provision for assessments against owners of Lots for maintenance of Common Areas (as defined in the Declaration); and (v) prohibition against the construction of any brick mailboxes or columns any closer to a dedicated street than the front or side building setback line.

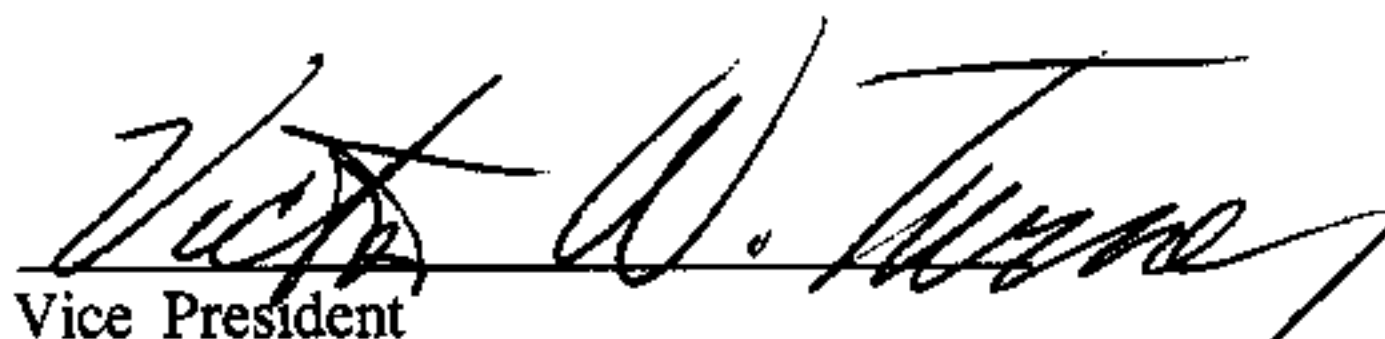
THIS CONVEYANCE is made with the express reservation and condition that the GRANTEES, for themselves and on behalf of their heirs, administrators, executors, successors, assigns, contractors, permittees, licensees and lessees hereby releases and forever discharges GRANTOR, its successors and assigns, from any and all liability, claims and causes of action whether arising at law (by contract or in tort) or in equity because of any past or future mining or exercise of any right to use the minerals on the property described herein or because of any past or future subsidence, if any, of the land and/or minerals conveyed hereby, and any and all damage or destruction of property and injury to or death of any person located in, on, or under the surface of or over lands herein conveyed, as the case may be, by reason of any exercise of any past mining and removal of minerals from the lands herein conveyed and/or mining and removal of minerals from the land herein conveyed and/or adjacent and nearby lands, or for any soil, subsoil or other conditions. Grantee acknowledges that it has been informed and understands that the Property may contain underground mines and tunnels and Grantee has made its own independent inspections and investigations of the hereinabove described land in reliance upon such inspections and investigations thereof.

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SHELBY COUNTY JUDGE OF PROBATE
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TO HAVE AND TO HOLD, to the said GRANTEE, its successors and assigns forever.

IN WITNESS WHEREOF, the GRANTOR has caused this conveyance to be executed by the respective duly authorized officers thereunto on this 1st day of August, 1994

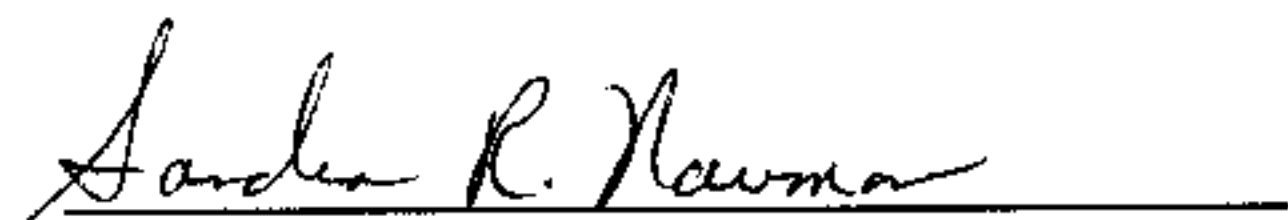
Metropolitan Life Insurance Company 
d/b/a Inverness


Vice President

STATE OF Georgia
COUNTY OF DeKalb

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Victor W. Turner, whose name as Vice President of Metropolitan Life Insurance Company, a corporation, 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 officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 1st day of August, 1994


Notary Public

My Commission Expires: 1-12-98

Notary Public, Georgia, State at Large
My Commission Expires Jan. 12, 1998

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