

SEND TAX NOTICES TO:
Clement P. Cotter, Jr., M.D.
1216 1st Street North
Alabaster, Alabama 35007

WARRANTY DEED

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Eighty Six Thousand Five Hundred and 00/100 Dollars (\$186,500.00) to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, SHARON B. HARRIS, a married woman, and BETTYE B. BROADHEAD, a married woman (herein referred to as "Grantor") hereby grants, bargains, sells, and conveys unto CLEMENT P. COTTER, JR., M.D., an unmarried man (herein referred to as "Grantee"), the real estate described on Exhibit "A" attached hereto and incorporated herein by this reference, and which is situated in Shelby County, Alabama.

[The purchase price recited above was paid from a mortgage loan closed simultaneously herewith.]

[This property does not constitute the homestead of Grantors nor of Grantors' spouses.]

TO HAVE AND TO HOLD the described premises to Grantee, his heirs, executors, successors and assigns forever.

AND THE GRANTOR does for themselves and their heirs, executors, successors and assigns, covenant with said Grantee, his heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted on Exhibit "A", that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and their heirs, executors, successors and assigns shall warrant and defend same to said Grantee, his heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 7th day of October, 1994.


SHARON B. HARRIS


BETTYE B. BROADHEAD

[ACKNOWLEDGMENT ON NEXT PAGE]

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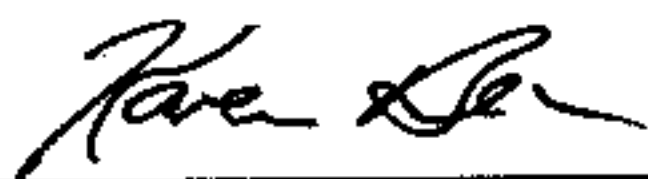
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SHELBY COUNTY JUDGE OF PROBATE
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60016-4661 * 1994-31009

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that SHARON B. HARRIS and BETTYE B. BROADHEAD, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 7th day of October, 1994.



NOTARY PUBLIC
My Commission Expires: 2/23/98

THIS INSTRUMENT PREPARED BY AND AFTER
RECORDATION SHOULD BE RETURNED TO:
Karen F. Bean
Engel, Hairston, & Johanson P.C.
P.O. Box 370027
Birmingham, AL 35237
(205) 328-4600

EXHIBIT "A"

TO

WARRANTY DEED
SELLER'S AFFIDAVIT AND INDEMNITY
NON-FOREIGN AFFIDAVIT

GRANTOR: Sharon B. Harris and Bettye B. Broadhead
GRANTEE: Clement P. Cotter, Jr., M.D.

The South 50 feet of Lot 2 and the North eighty feet of Lot 3, in Block 1, according to the map of Cedar Grove Estates as recorded in Map Book 3 page 53, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1995 and subsequent years, a lien, but not yet payable.
2. Building setback line and public easements as shown by recorded plat.
3. Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed 176 Page 377; Deed 138 page 443, and Deed 157 Page 285 in Probate Office.
4. Right(s)-of-Way granted to Alabama Power Company by instrument(s) recorded in Deed 103 page 54; Deed 134 page 25; Deed 160 page 63 and Deed 175 page 394 in Probate Office.
5. Easement(s) to South Central Bell as shown by instrument recorded in Deed 168 page 480 and Deed 80 page 44 in Probate Office.
6. Easement(s) and Right(s)-of-Way(s) to the State of Alabama as shown by instrument recorded in Deed 102 page 446, Final Record 16 page 112 and Deed 167 page 242 in Probate Office.
7. Less and except any portion of subject property lying within Highway 31.

Inst # 1994-31009

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