

STATE OF ALABAMA)
SHELBY COUNTY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of THREE HUNDRED FORTY FIVE THOUSAND DOLLARS AND NO/100 (\$345,000.00) to the undersigned GRANTOR in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, ARTHUR HOWARD HOMES, INC., a corporation, (GRANTOR) does grant, bargain, sell and convey unto JAMES M. SHUCK AND WIFE, SANDRA G. SHUCK (GRANTEE), the following described real estate situated in JEFFERSON COUNTY, ALABAMA to-wit:

Lot 3006, according to the Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13 Page 88, in the Probate Office of Shelby County, Alabama. Minerals and mining rights excepted.

Subject to:

1. Taxes for the year 1995 which constitute a lien, but are not due and payable until October 1, 1995.
2. Public easements as shown by recorded plat, including 7.5 feet on the Northwesterly and 15 feet on the Northeasterly side of lot.
3. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase (Residential) recorded in Misc. Book 14 beginning at page 536, as amended in Misc. Book 17, beginning at Page 550, and amended as Instrument #1994-24551 and Map Book 13 page 88 and Notice of Compliance Certificate recorded in Misc. Book 34, Page 549 in Probate Office.
4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities relating thereto, including rights set out in Deed 127, Page 140 in Probate Office.
5. Declaration of Protective Covenants as recorded in Real 246, Page 889 with Articles of Incorporation in Inc. Book 39, Page 286 to Baneberry Lake Estates.
6. Release of damages, restrictions, modifications, covenants, conditions, rights, privileges, immunities and limitations, as applicable, as set out in, and as referenced in deed(s) recorded in Instrument #1994-24551 in the Probate Office.

\$255,000.00 OF THE CONSIDERATION WAS PAID FROM A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, the heirs and assigns of the grantees herein shall take as tenants in common. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEEES, their heirs and assigns that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, 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 same GRANTEEES; their heirs, executors and assigns forever, against the lawful claims of all persons.

GRANTEE understands that acceptance of this deed constitutes acceptance of all of the terms, conditions and obligations of the Declaration of Protective Covenants for Riverchase Country Club as set out hereinabove.

IN WITNESS WHEREOF, the said GRANTOR has caused this conveyance to be

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SHELBY COUNTY JUDGE OF PROBATE
101.00
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executed this the 27th day of March, 1995.

ARTHUR HOWARD HOMES, INC.

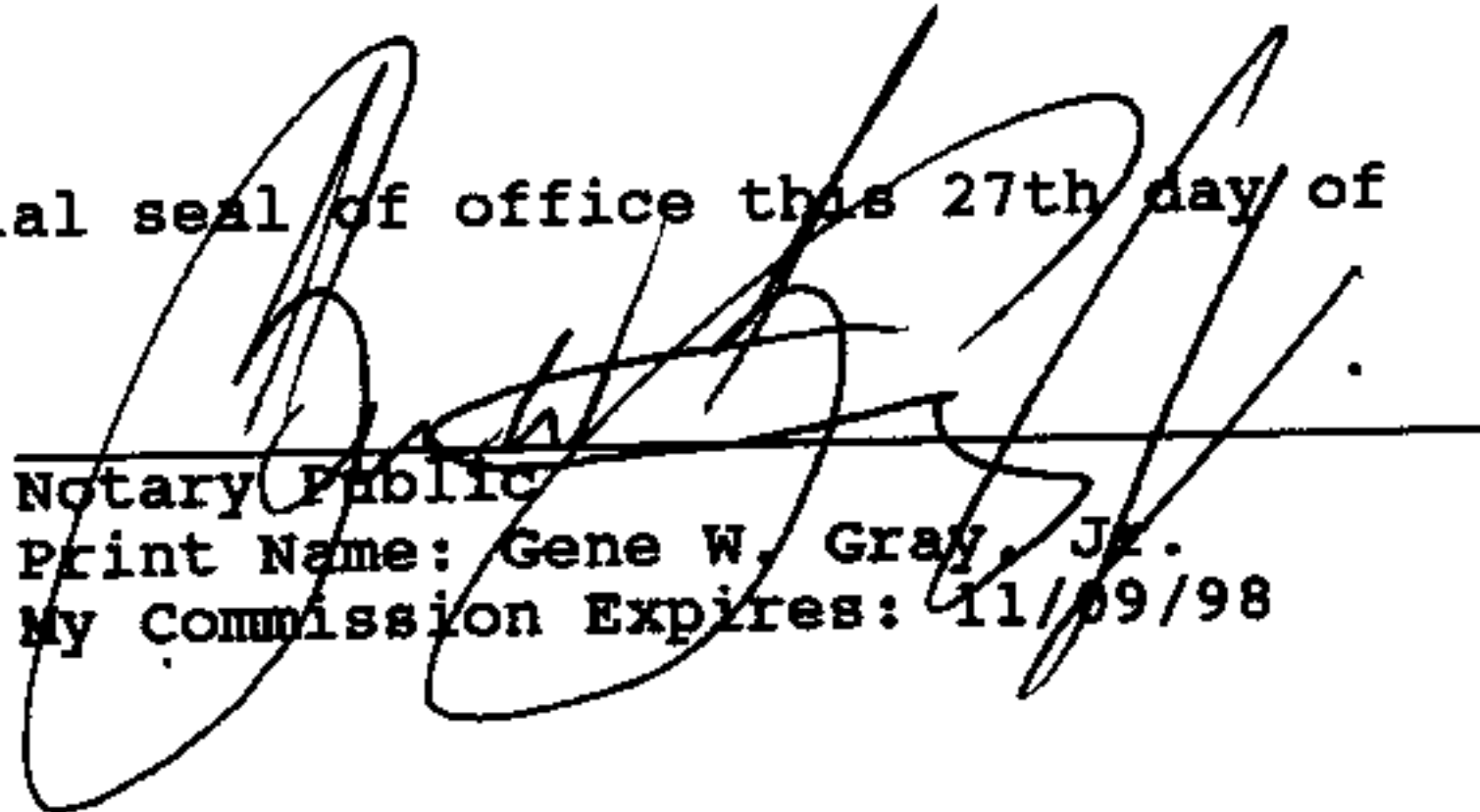
By: 

ARTHUR W. HOWARD
ITS PRESIDENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that RANDALL N. MORGAN, whose name as President of HRM DEVELOPMENT CORPORATION acting in its capacity as General Partner of HUNTINGTON ASSOCIATES, LTD. an Alabama Limited Partnership 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 said conveyance, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation in its capacity as General Partner of said Limited Partnership.

Given under my hand and official seal of office this 27th day of March, 1995.


Notary Public
Print Name: Gene W. Gray, Jr.
My Commission Expires: 11/09/98

THIS INSTRUMENT PREPARED BY:
GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY,
SUITE 650
BIRMINGHAM, AL 35209

SEND TAX NOTICE TO:
James M. Shuck
4001 Water Willow Lane
Birmingham, Alabama 35244

Inst # 1995-07891

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