

This instrument was prepared by

(Name) GENE W. GRAY, JR.

(Address) 2100 SOUTHBIDGE PARKWAY, #650
BIRMINGHAM, ALABAMA 35209

Send Tax Notice To: JERRY L. COPELAND

name

2945 BROOK HIGHLAND DRIVE

address

BIRMINGHAM, ALABAMA 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED EIGHTY THREE THOUSAND AND NO/100-----
----- DOLLARS (\$283,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
GREGORY G. KALTER AND WIFE, ALANNA K. KALTER

(herein referred to as grantors) do grant, bargain, sell and convey unto JERRY L. COPELAND AND WIFE, PAMELA P. COPELAND

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
SHELBY County, Alabama to-wit:

LOT 122, ACCORDING TO THE MAP AND SURVEY OF BROOK HIGHLAND, 4TH SECTOR, AS
RECORDED IN MAP BOOK 13, PAGE 12 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

THE PROPERTY CONVEYED HEREBY IS SUBJECT TO THE EXCEPTIONS DESCRIBED ON EXHIBIT
"A", ATTACHED HERETO AND MADE A PART HEREOF.

Inst # 1995-36024

12/15/1995-36024
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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 184.00

TO HAVE AND TO HOLD Unto the said GRANTEES 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 grantors 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, then the heirs and assigns of the grantee herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 6th
day of December, 19 95.

(Seal)

(Seal)

(Seal)

GREGORY G. KALTER (Seal)
ALANNA K. KALTER (Seal)

STATE OF ALABAMA

General Acknowledgment

Jefferson COUNTY

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that
GREGORY G. KALTER AND WIFE, ALANNA K. KALTER
whose name(s) 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 official seal this 6th day of December A.D., 1995

Sworn to and subscribed before me this 4th
day of December, 1995.

Witness my hand and official seal:

GENE W. GRAY, JR.

Notary Public

DCAL03W

Mary A. Shifflett, Notary Public

My Commission Expires June 30, 1998

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EXHIBIT "A"

Advalorem taxes for the year 1996 which are a lien, but not due and payable until October 01, 1996.

Release of damages as recorded in Book 241, Page 575.

Declaration of Protective Covenants for the "Watershed Property", which provided, among other things, for an Association to be forced to access and maintain the Watershed areas, etc. of the development; all of said covenants, restrictions and conditions being set out in instrument recorded in Real 194, Page 54, in said Probate Office.

Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Brook Highland, as set out in instrument recorded in Real 194, Page 284, in Probate Office, along with Articles of Incorporation of Brook Highland Homeowner's Association, Inc., as recorded in Real 194, Page 61 and By-Laws of Brook Highland Homeowner's Association, Inc., as recorded in Real 194, Page 287, in said Probate Office, along with Supplemental Protective Covenants as recorded in Real 228, Page 882, in said Probate Office.

A non-exclusive easement and agreement between Eddleman and associates and The Water Works and Sewer Board of the City of Birmingham, dated July 11, 1986, and recorded in Real 194, Page 43 and Real 194, Page 6, in said Probate Office.

Easement and agreements between AmSouth Bank, N.A., as Ancillary Trustee for NCNB National Bank of North Carolina, as Trustee for the Public Employees Retirement System of Ohio and The Water Works and Sewer Board of the City of Birmingham, as set out in instrument recorded in Real 194, Page 6 and Real 194, Page 1, in said Probate Office.

Drainage Agreement between AmSouth Bank, N.A., as Ancillary Trustee for NCNB National Bank of North Carolina, as Trustee of the Public Employees Retirement System of Ohio and Eddleman and Associates, as set out in instrument dated April 14, 1987 and recorded in Real 125, Page 238, in said Probate Office.

Reciprocal Easement Agreement between AmSouth Bank, N.A., as Ancillary Trustee for the Public Employees Retirement System of Ohio and Eddleman and Associates, as set out in instrument dated April 14, 1987 and recorded in Real 125, Page 249 and Real 189, Page 18, in said Probate Office.

Subdivision restrictions shown on recorded plat in Map Book 13, Page 12 "A and B" provide for construction of single family residence only.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto as recorded in Deed Book 32, Page 48 and Deed Book 121, Page 294.

Restrictive covenants with regard to underground transmission installation by Alabama Power Company as recorded in Real 181, Page 995, in said Probate Office.

Notice to the insured is hereby given that the recorded subdivision map, as recorded in Map Book 13, Page 12 "A and B", contains on the face of same a statement pertaining to natural lime sinks. No liability is assumed hereunder for same.

35 foot building line from Brook Highland Drive; 10 foot utility easement across rear lot line, as shown on recorded plat.

P.05

CORLEY MONCUS & WARD

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