

Send Tax Notice to:
Artie C. Nelson
Stacy H. Nelson
138 Highland View Drive
Birmingham, AL 35242

This Instrument Prepared By:

Harold H. Goings
Spain & Gillon, L.L.C.
2117 Second Avenue North
Birmingham, Alabama 35203

WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

Inst # 1997-07584

03/11/1997-07584
12:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 SNA 17.00

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of SIX HUNDRED SEVENTY FOUR THOUSAND FIVE HUNDRED AND 00/100 DOLLARS (\$674,500.00) to the undersigned Grantor, in hand paid by the Grantees herein, the receipt whereof is acknowledged, the undersigned, **Crystal Homes, Inc.** (herein referred to as Grantor), does grant, bargain, sell and convey unto **Artie C. Nelson and Stacy H. Nelson** (herein referred to as Grantees), the following described real estate, situated in Shelby County, Alabama, to-wit:

See Exhibit "A"

Subject to:

1. 1997 ad valorem taxes.
2. Existing easements restrictions, set back lines, limitations, if any, of record.

All of the consideration was paid from the proceeds of mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD, to 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 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, then the heirs and assigns of the grantees herein shall take as tenants in common.

And the undersigned does for itself and for its successors, and assigns covenant with the said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns 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, the undersigned has hereunto set its hand and seal this the 7th day of March, 1997.

CRYSTAL HOMES, INC.

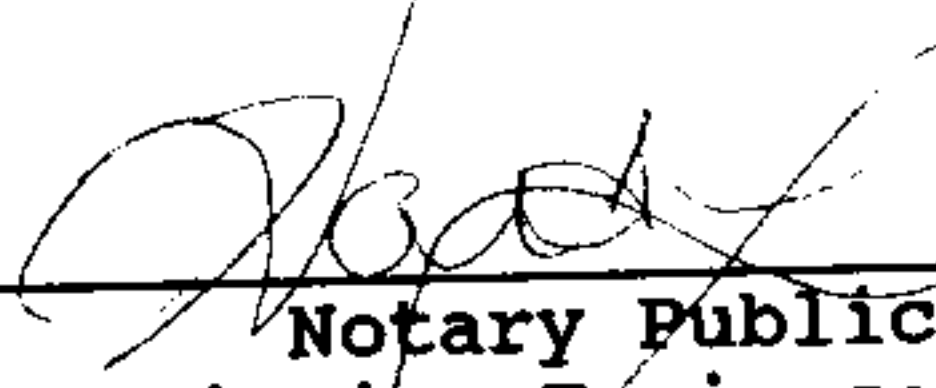
BY: J. B. Wagon, Jr.
Its: President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that J. B. Wagon Jr. whose name as President of CRYSTAL HOMES, INC. 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 and as the act of said corporation.

Given under my hand and official seal this 7th day of March, 1997.



Notary Public
My Commission Expires: 8/19/99

EXHIBIT "A"

Lot 408, according to the Map of Highland Lakes, 4th Sector, Phase I, an Eddleman Community, as recorded in Map Book 19, Pages 79 A & B, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions, and Restrictions for Highland Lakes, a Residential Subdivision, 4th Sector, recorded as Instrument #1995-1906 recorded in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

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