

This Instrument Prepared By:
Bruce A. Rawls, Esquire
Burr & Forman LLP
420 North 20th Street, Suite 3100
Birmingham, Alabama 35203

Send Tax Notice To:
Richard A. Mumalo
908 Meadow Drive
Birmingham, AL 35242

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

\$88,500.00 of the consideration was derived from a mortgage loan closed simultaneously herewith.

GENERAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of One Hundred Eighteen Thousand and No/100 Dollars (\$118,000.00) and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantee herein, the receipt and sufficiency of which are hereby acknowledged, **BILLINGSLEY HOMES, INC.**, an Alabama corporation (herein referred to as "Grantor") does hereby grant, bargain, sell and convey unto **RICHARD A. MUMALO**, a single man (herein referred to as the "Grantee"), that certain real property (the "Property") situated in Shelby County, Alabama, being more particularly described below:

Lot 13, according to the Survey of Greystone, 4th Sector, Phase II as recorded in Map Book 22, Page 27 in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1997, and all subsequent years thereafter.
2. Fire district dues and library district assessments for the current year and all subsequent years thereafter.
3. Mining and mineral rights not owned by Grantor.
4. All applicable zoning ordinances.
5. The easements, restrictions, reservations, covenants, agreements and all other terms and provisions of the Greystone Residential Declaration of Covenants, Conditions, and Restrictions dated November 6, 1990 and recorded in Real 317, Page 260 in the Probate Office of Shelby County, Alabama, as amended, (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").
6. Any Dwelling built on the Property shall contain not less than 3,000 square feet of Living Space, as defined in the Declaration, for a single-story house; or 3,600 square feet of Living Space, as defined in the Declaration, for multi-story home.
7. Subject to the provisions of Sections 6.04(c), 6.04(d) and 6.05 of the Declaration, the Property shall be subject to the following minimum setbacks:
 - (i) Front Setback: 50 feet;
 - (ii) Rear Setback: 50 feet;
 - (iii) Side Setbacks: 15 feet.The foregoing setbacks shall be measured from the property lines of the Property.
8. All easements, restrictions, reservations, agreements, rights-of-way, building setback lines and any other matters of record.

TO HAVE AND TO HOLD unto the Grantee, his successors and assigns forever.

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AND Grantor does, for itself, its successors and assigns, covenant with said Grantee, his heirs, personal representatives, successors and assigns, that Grantor is lawfully seized in fee simple of said Premises; that said Premises are free from all encumbrances unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; and that Grantor and its successors and assigns shall warrant and defend the same to the said Grantee, his heirs, personal representatives, successors and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has executed this conveyance as of this 5th day of February, 1997.

GRANTOR:

BILLINGSLEY HOMES, INC.

By: William T. Billingsley
William T. Billingsley
Its President

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that William T. Billingsley, whose name is signed to the foregoing conveyance as President of **Billingsley Homes, Inc.**, and who is known to me, acknowledged before me on this date that, being informed of the contents of said conveyance, he, as such officer, executed the same voluntarily for and as an act of the Corporation on the day the same bears date.

Given under my hand and official seal this the 5th day of February, 1997.

David D. Duvall
Notary Public
My Commission Expires: 4/15/97

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