

STATE OF ALABAMA)
SHELBY COUNTY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of ONE HUNDRED NINETY NINE THOUSAND NINE HUNDRED AND NO/100 (\$199,900.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, M. BYROM CORPORATION, an Alabama Corporation (GRANTOR) does grant, bargain, sell and convey unto CHARLES THEODORE KYZER AND SPOUSE, LINDA SUZANNE KYZER (GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in SHELBY COUNTY, ALABAMA to-wit:

Lot 22, according to the Survey of RIVERCHASE COVE, as recorded in Map Book 20, Page 109, in the Probate Office of Shelby County Alabama.

Subject to:

1. Taxes for the year 1997, and thereafter;
2. Building setback line of 10 feet, public easements and restrictions, limitations and conditions as set out in the Survey of Riverchase Cove recorded in Map Book 20, page 109;
3. Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Riverchase Residential Association recorded in Misc. Book 14, Page 536, and amended in Misc. Book 17, Page 550; Notice of Compliance Certificate recorded in Misc. Book 34, Page 549 and amended by Inst. No. 1994-05727;
4. Release of damages as set out in Item 9 of Inst. No. 1994-05727; 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 Book 127, Page 140 and Deed Book 129, Page 205; and
5. Declaration of Protective Covenants for Riverchase Cove as recorded simultaneously herewith as Inst. No. 1996-02164.

\$ -0- OF THE CONSIDERATION WAS PAID FROM A MORTGAGE LOAN.

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 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.

GRANTEES understand that acceptance of this deed constitutes acceptance of all of the terms, conditions, obligations and rights of Developer as set forth in the Declaration of Protective Covenants for Riverchase Cove recorded in Inst# 1996-2164 and acknowledges prior receipt of same.

IN WITNESS WHEREOF, the said GRANTOR has caused this conveyance to be executed this the 23rd day of May, 1997.

M. BYROM CORPORATION,
an Alabama Corporation

By: Marty Byrom
MARTY BYROM, PRESIDENT

GRANTEES

Charles Theodore Kyzer
CHARLES THEODORE KYZER

Linda Suzanne Kyzer
LINDA SUZANNE KYZER

Inst # 1997-17296

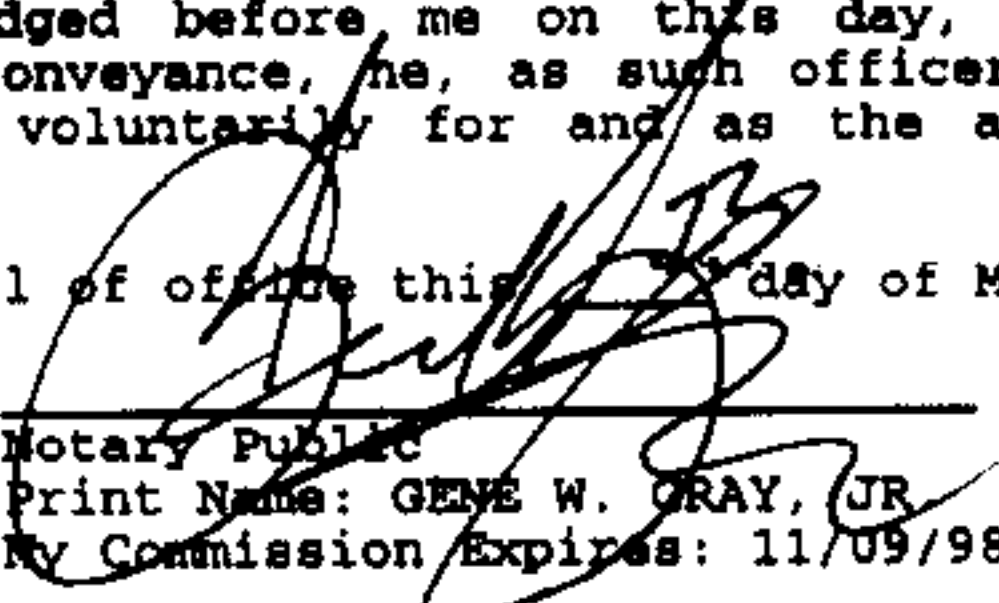
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01:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 211.00

Inst # 1997-17296

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that MARTY BYROM, whose name as President of M. BYROM CORPORATION, an Alabama Corporation, 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.

Given under my hand and official seal of office this 15th day of May, 1997.


Notary Public
Print Name: GENE W. GRAY, JR.
My Commission Expires: 11/09/98

REPUBLIC OF SINGAPORE)
CITY OF SINGAPORE)
EMBASSY OF THE UNITED) SSr
STATES OF AMERICA)


Gregory J. Adams, Notarial Officer

I, the undersigned, a ~~Notary Public in and for said~~ hereby certify that CHARLES THEODORE KYZER AND SPOUSE, LINDA SUZANNE KYZER whose names 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office this 15th day of May, 1997.

~~Notary Public~~
Print Name: _____
My Commission Expires: Indefinite

MUST AFFIX SEAL

PREPARED BY:
GENE W. GRAY, JR.
2100 SOUTHBIDGE PARKWAY,
SUITE 638
BIRMINGHAM, AL 35209

SEND TAX NOTICE TO:
CHARLES THEODORE KYZER
1011 RIVERCHASE COVE
BIRMINGHAM, ALABAMA 35244

Inst # 1997-17296

06/03/1997-17296
01:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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