

The entire consideration of the purchase price recited below was paid from a mortgage loan simultaneously herewith.

This instrument was prepared by:
Clayton T. Sweeney, Attorney

SEND TAX NOTICE TO:
WILLIAM J. ACTON
CONSTRUCTION, INC.

2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

STATE OF ALABAMA}
SHELBY COUNTY}

Warranty Deed

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **FIFTY-FIVE THOUSAND AND NO/100Dollars (\$55,000.00)** to the undersigned grantor or grantors, **ALAN M. COHEN and wife ELIZABETH N. COHEN**, (herein referred to as Grantors, whether one or more), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTORS do grant, bargain, sell, and convey unto **WILLIAM J. ACTON CONSTRUCTION, INC.** (herein referred to as GRANTEE, whether one or more), the following described real estate, situated in **SHELBY County, Alabama**:

Lot 516, according to the Map of Highland Lakes, 5th Sector, Phase II, an Eddleman Community, as recorded in Map Book 19, Page 3 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 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, 5th Sector, Phase II recorded as Instrument #1994-31018 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

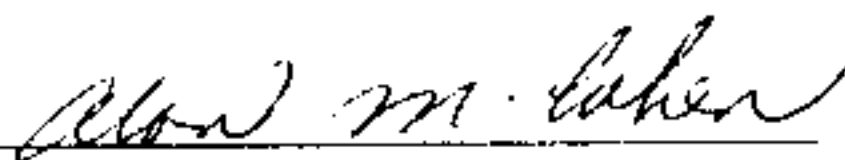
Subject to:

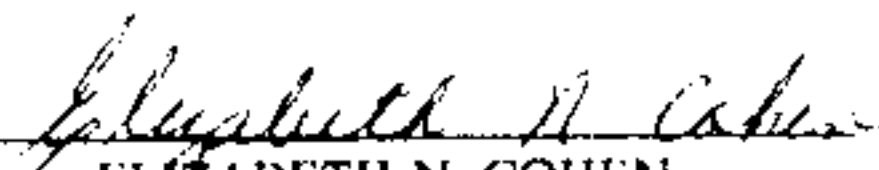
Ad valorem taxes for 1998 and subsequent years not yet due and payable until October 1, 1998.
Existing covenants and restrictions, easements, building lines, and limitations of record.

TO HAVE AND TO HOLD Unto the said GRANTEE, his, her or their heirs and assigns forever.

And I/we do for myself/ourselves and for my/our heirs, executors, and administrators covenant with said GRANTEEES, their heirs and assigns, that I am/we are lawfully seized in fee simple of said premises; that the 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereto set my/our hand(s) and seal(s), this the 17th day of February, 1998.

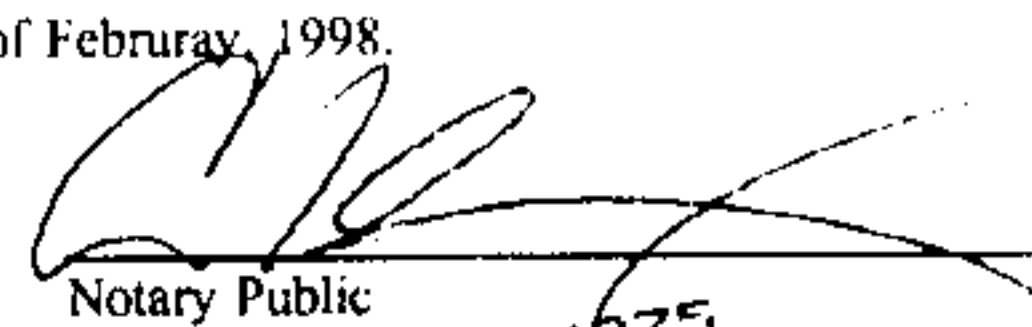

ALAN M. COHEN


ELIZABETH N. COHEN

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that **ALAN M. COHEN and ELIZABETH N. COHEN**, 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 the conveyance, they, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 17th day of February, 1998.


Notary Public

03/10/1998-08275
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50