

THIS INSTRUMENT PREPARED BY AND UPON
RECORDING SHOULD BE RETURNED TO:
Mr. Stephen R. Monk, Esq.

Bradley Arant Rose & White, LLP
2001 Park Place North
Birmingham, Alabama 35203-2736

SEND TAX NOTICE TO:

Mr. Andrew Cross
Cross Home Builders, Inc.
2204 Country Ridge Way
Birmingham, Alabama 35243

THIS STATUTORY WARRANTY DEED is executed and delivered on this 30th day of June
1998 by DANIEL OAK MOUNTAIN LIMITED PARTNERSHIP, an Alabama limited partnership ("Grantor"), in
favor of Cross Home Builders, Inc. ("Grantee").
KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Sixty Thousand
and No/100

Dollars (\$ 60,000.00), in hand paid by Grantee to Grantor and other good and valuable consideration, the receipt
and sufficiency of which are hereby acknowledged by Grantor. Grantor does by these presents, GRANT, BARGAIN, SELL and
CONVEY unto Grantee the following described real property (the "Property") situated in Shelby County, Alabama:
Lot 13, according to the Map and Survey of Greystone, 7th Sector, Phase II, as
recorded in Map Book 19, Page 121 in the Office of the Judge of Probate of
Shelby County, Alabama.

The Property is conveyed subject to the following:

1. All taxes due and payable October 1, 1998, 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 2,400 square feet of Living Space, as
defined in the Declaration, for a single-story house; or 2,800 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: 35 feet;

(ii) Rear Setback: 35 feet;

(iii) Side Setbacks: 5 * feet. * with a minimum of 15 feet between homes

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.

Grantee, by acceptance of this deed, acknowledges, covenants and agrees for itself and its successors and assigns, that:

(i) Grantor shall not be liable for and Grantee hereby waives and releases Grantor its officers, agents, employees, directors,
shareholders, partners, mortgagees and their respective successors and assigns from any liability of any nature on account of
loss, damage or injuries to buildings, structures, improvements, personal property or to Grantee or any owner, occupants or
other person who enters upon any portion of the Property as a result of any past, present or future soil, surface and/or
subsurface conditions, known or unknown (including, without limitation, sinkholes, underground mines, tunnels and lime-
stone formations and deposits) under or upon the Property or any property surrounding, adjacent to or in close proximity with
the Property which may be owned by Grantor;

(ii) Grantor, its successors and assigns, shall have the right to develop and construct attached and detached townhouses,
condominiums, cooperatives, duplexes, zero-lot-line homes and cluster or patio homes on any of the areas indicated as "MD"
or medium density residential land use classifications on the Development Plan for the Development; and

(iii) The purchase and ownership of the Property shall not entitle Grantee or the family members, guests, invitees, heirs, succes-
sors or assigns of Grantee, to any rights to use or otherwise enter onto the golf course, clubhouse and other related facilities or
amenities to be constructed on the Golf Club Property, as defined in the Declaration.

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

IN WITNESS WHEREOF, the undersigned DANIEL OAK MOUNTAIN LIMITED PARTNERSHIP has caused this
Statutory Warranty Deed to be executed as of the day and year first above written.

\$60,000.00 OF THE PURCHASE PRICE
RECITED ABOVE WAS PAID FROM MORTGAGE
LOAN CLOSED SIMULTANEOUSLY HERewith.

DANIEL OAK MOUNTAIN LIMITED
PARTNERSHIP, an Alabama limited partnership

By: DANIEL REALTY INVESTMENT
CORPORATION - OAK MOUNTAIN,
an Alabama corporation, Its General Partner

By: [Signature]
Its: Vice President

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said county, in said state, hereby certify that Jack R. Peterson
whose name as Vice President of DANIEL REALTY INVESTMENT CORPORATION - OAK
MOUNTAIN, an Alabama corporation, as General Partner of DANIEL OAK MOUNTAIN LIMITED PARTNERSHIP, an
Alabama limited partnership, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day
that, being informed of the contents of said instrument, he, as such officer and with full authority, executed the same voluntarily
on the day the same bears date for and as the act of such corporation in its capacity as general partner.

Given under my hand and official seal, this the 30th day of June, 1998.

[Signature]
Notary Public

My Commission Expires: 3/30/2002