

**STATUTORY WARRANTY DEED
With Joint Tenants With Right of Survivorship**

STATE OF ALABAMA
JEFFERSON COUNTY

Know all men by these presents, that in consideration of Three Hundred Eighty Thousand and 00/100 (\$380,000.00) to the undersigned Grantor paid by the Grantees herein, the receipt whereof is acknowledged, R.C.J. Home Building, L.L.C. (Grantor) does grant, bargain, sell and convey unto Gary L. Fields and Denise R. Fields (Grantees) as joint tenants with right of survivorship the following described real estate, situated in SHELBY County, Alabama, to wit:

Lot 747, according to the Map of Highland Lakes, 7th Sector, an Eddleman Community, as recorded in Map Book 20, page 58 A, B and C, 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 No. 1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 7th Sector, recorded in Instrument No. 1995-28389 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration"). Mineral and mining rights excepted.

SUBJECT TO:

1. \$227,150.00 and \$114,850.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneous herewith.
2. Ad Valorem taxes for 1998 and subsequent years, said taxes being a lien but not due and payable until October 1, 1998.
3. Public utility easements as shown by recorded plat, including any tree bufferline as shown on recorded plat.
4. Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, which provides, among other things, for an Association to be formed to assess and maintain the private roadways, etc. of the development; all of said covenants, restrictions and conditions being set out in instrument recorded as Instrument No. 1994-07111, in said Probate Office, along with Articles of Incorporation of Highland Lakes Residential Association, Inc. as recorded as Instrument No. 9402/3947, in the Office of the Judge of Probate of Jefferson County, Alabama.
5. Declaration of Covenants and Restrictions for Highland Lakes, a Residential Subdivision, Seventh Sector, as recorded as Instrument No. 1995-28389, in said Probate Office.
6. Subdivision restrictions shown on recorded plat in Map Book 20, page 58 A, B & C, provide for construction of single family residence only.
7. ✓ Title to all minerals within and underlying the premises, together with all mining rights and other rights privileges and immunities relating thereto, including rights set out in instrument as recorded in Book 28, page 237, in said Probate Office.
8. Building set back lines on front of subject property as shown by recorded plat.
9. A Thirty five-foot building set back line on rear as shown by recorded plat.
10. A fifteen-foot building set back line on side of subject property as shown by recorded plat.
11. Right of Way granted to Alabama Power Company as recorded in Book 111, page 408; Book 109, page 70; Book 149, page 380; Book 173, page 364; Book 276, page 670; Book 134, page 408; Book 133, page 212; Book 133, page 210 and Real Volume 31, page 355 in said Probate Office.

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12. Right of Way granted to Shelby County, Alabama, by instrument recorded in Book 196, page 246 in said Probate Office.
13. Agreement with Alabama Power Company as to covenants pertaining thereto, as recorded in Instrument No. 1994-1186, in said Probate Office.
14. Lake Easement Agreement executed by Highland Lake Properties, Ltd. And Highland Lake Development, Ltd. Providing for easements, use by others, and maintenance of Lake Property described within Instrument No. 1993-15705 in said Probate Office.
15. Easement for ingress and egress to serve Highland Lakes Development executed by Highland Lakes Development, Ltd. As recorded in Instrument No. 1993-15704 in said Probate Office.
16. Owners of "Park Lots" are required to comply with special landscaping requirements as set forth in Article 6.8(h) of the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision Seventh Sector, as recorded in Instrument No. 1995-28389 in said Probate Office.
17. Terms, conditions and limitations as set forth in Deed recorded in Instrument No. 1998-06483

To Have and to Hold unto the said Grantees as joint tenants with right of survivorship and their heirs and assigns forever.

Grantor makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the Grantor has neither permitted or suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the Grantor.

In Witness Whereof, I/we have hereunto set my/our hands and seals, this 24th day of September, 1998.

R.C.J. Home Building, L.L.C.

By: Raymond Pierce
Raymond Pierce
Its Member

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, Notary Public for the State of Alabama at Large do hereby certify that Raymond Pierce, whose name as its Member of R.C.J. Building, L.L.C., an Alabama Limited Liability Company 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 Member and with full authority, executed the same voluntarily as the act of said Limited Liability Company as required by the Articles of Organization and Operational Agreement and that same have not been modified or amended.

Given under my hand and official seal this the 24th day of September, 1998.



NOTARY PUBLIC
My commission expires: 3/11/00

This instrument was prepared by:
D. Wade Ramsey, Attorney at Law
Acres & Ramsey, L.L.C.
300 Office Park Drive, Suite 309
Birmingham, Alabama 35223

Inst. # 1998-38435

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