

This conveyance prepared without the benefit of current survey. Attorney makes no representations as to the legal description of this property of the property.

Send Tax Notice To:
Dotty A. Hontzas
5041 Lake View Circle
Hoover, Alabama 35244
Inst # 1998-47712

This instrument was prepared by:
James W. Fuhrmeister
Allison, May, Alvis, Fuhrmeister
& Kimbrough, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

12/02/1998-47712
09:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 30.00

Warranty Deed

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Seventy Eight Thousand Five Hundred Dollars and 00/100 (\$178,500.00) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **STEVE K. AARON AND WIFE, BEVERLY BAKER CARTER AARON** (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **DOTTY A. HONTZAS, an unmarried woman**, (herein referred to as Grantees, whether one or more), in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 18, according to the amended map of "The Cottages at Southlake", as recorded in Map Book 16, Page 139, in the Probate Office of Shelby County, Alabama; together with an undivided interest in and to the "Common Area" as designated on the said record map.

Subject to:

1. General and special taxes or assessments for 1999 and subsequent years which are not yet due and payable.
2. Rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights include but are not limited to roof, foundation, party walls, walkway and entrance.
3. Right of Way granted to Alabama Power Company by instrument(s) recorded in instrument #1992-26825; Deed Book 129, Page 572; Real Volume 114, Page 134; Real Volume 224, Page 535 and Real Volume 230, Page 792.
4. Declaration, covenants, conditions, restrictions and easements for Southlake Townhomes, as Townhouse Association, as recorded in Real Volume 199, Page 367 and amended in Instrument #1992-14035.
5. Terms, agreements and Right of way to Alabama Power Company as recorded in Real Volume 204, page 656.
6. Agreement with Alabama Power Company for Underground Residential Distribution as shown by instrument(s) recorded in Real Volume 204, Page 664.
7. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or

- damage to persons or property as a result of the exercise of such rights as recorded in Deed Book 127, Page 140.
8. Restrictions appearing of record in Real Volume 160, Page 495; Real Volume 160, Page 492 and Instrument #1993-00212.
 9. Articles of Incorporation of Southlake Townhomes Owners Association as recorded in Real Volume 36, page 747 and By-Laws relating thereto as recorded in Real Volume 199, Page 389.
 10. Easements and building lines as shown on recorded map.
 11. Restrictions appearing of record in Instrument #1995-25961.
 12. Terms, Conditions, and Restrictions as set out in Instrument #1992-20313.
 13. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

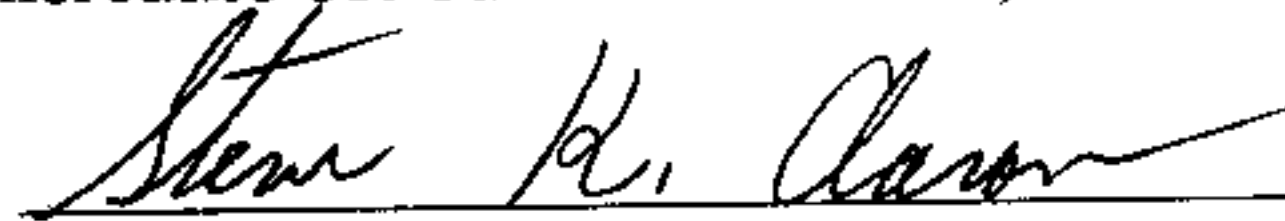
NOTE: Beverly Baker Carter is one and the same person as Beverly Baker Carter Aaron.

NOTE: \$160,650.00 of the above consideration was paid from the proceeds of a mortgage loan filed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee her heirs and assigns, forever in fee simple forever, together with every contingent remainder and right of reversion.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantees, their heirs, and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand and seal, this 30TH day of November, 1998.



Steve K. Aaron

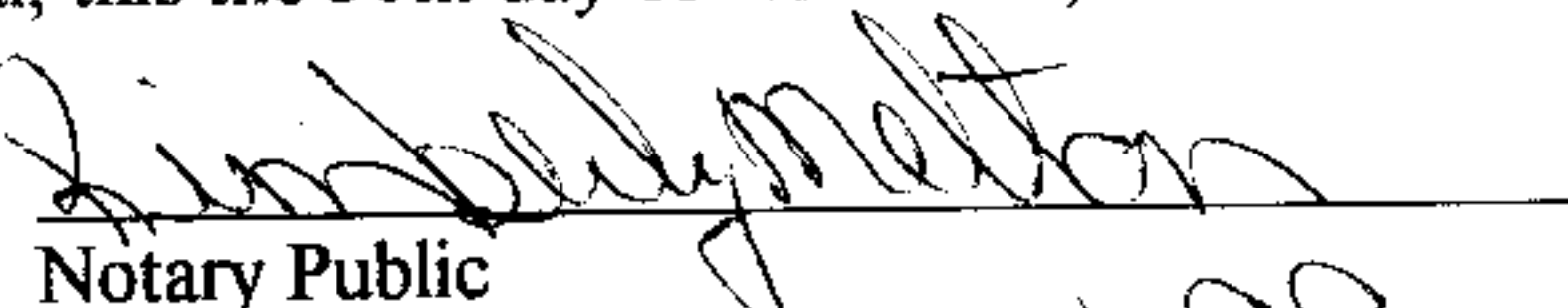


Beverly Baker Carter Aaron

STATE OF ALABAMA)
COUNTY OF SHELBY)

On this 30th day of November, 1998, I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Steve K. Aaron and wife, Beverly Baker Carter Aaron, 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 for and as their act on the day the same bears date.

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



Notary Public

My Commission Expires: 3-1-99

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