

STATUTORY WARRANTY DEED

This instrument was prepared by

Send Tax Notice To: Roberto A. Riosa
223 Beaver Creek Parkway
address Pelham, Alabama 35124

(Name) Larry L. Halcomb
3512 Old Montgomery Highway
 (Address) Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA }
 COUNTY OF SHELBY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Sixty Two Thousand Six Hundred and No/100 (162,600.00)

to the undersigned grantor, Harbar Construction Company, Inc.

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Roberto A. Riosa and Joan S. Riosa

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 12, according to the Survey of Beaver Creek Preserve, First Sector, as recorded in Map Book 24, Page 63, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1999.

Subject to 10 foot easement on the rear of lot as shown on recorded map.

Subject to restrictions and covenants appearing of record in Inst. #1998-29313.

Subject to easement as shown by instrument recorded in Inst. #1997-34735.

Subject to right-of-way granted to Alabama Power Company recorded in Volume 263, Page 46.

Inst # 1999-01657

01/13/1999-01657
 10:02 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CRH 106.50

\$ 65,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Denney Barrow who is authorized to execute this conveyance, has hereto set its signature and seal, this the 8th day of January 19 99

ATTEST:

Harbar Construction Company, Inc.
 By Denney Barrow
 Denney Barrow, Vice President

STATE OF ALABAMA }
 COUNTY OF JEFFERSON }

I, Larry L. Halcomb, a Notary Public in and for said County in said State, hereby certify that Denney Barrow whose name as Vice President of Harbar Construction Company, Inc. a 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 the 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, this the 8th day of January 19 99

Larry L. Halcomb Notary Public

My Commission Expires: 1/23/02