

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
LONNIE R. GROSS

1023 Hermitage Circle
Birmingham, AL 35242

STATE OF ALABAMA}
SHELBY COUNTY}

Warranty Deed

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **TWO HUNDRED THIRTY-FIVE THOUSAND DOLLARS AND NO/100's (\$235,000.00)** to the undersigned grantor or grantors, **TERRY M. CHANDLER and wife CAROL W. CHANDLER**, (herein referred to as Grantors, whether one or more), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTORS do grant, bargain, sell, and convey unto **LONNIE R. GROSS** (herein referred to as GRANTEE, whether one or more), the following described real estate, situated in **SHELBY County, Alabama**:

Lot 3126, according to the Map of Highland Lakes, 3rd Sector, Phase I, an Eddleman Community, as recorded in Map Book 21, Page 124, 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 #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Instrument #1996-17544 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to:

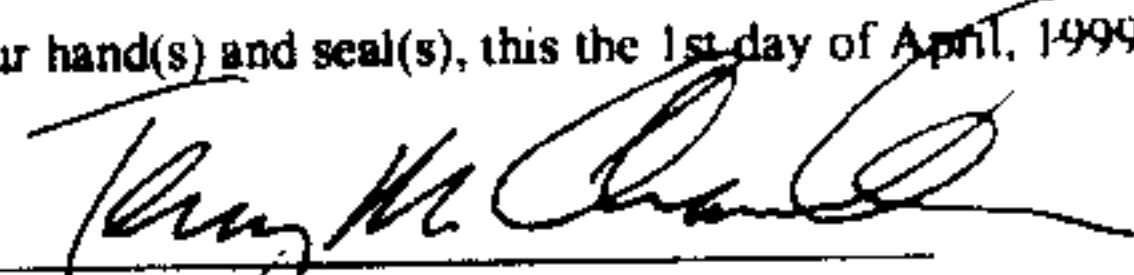
Ad valorem taxes for 1999 and subsequent years not yet due and payable until October 1, 1999.
Existing covenants and restrictions, easements, building lines, and limitations of record.

\$188,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

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 GRANTEES, 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 GRANTEES, 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 1st day of April, 1999.


TERRY M. CHANDLER


CAROL W. CHANDLER

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that **TERRY M. CHANDLER and CAROL W. CHANDLER**, 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 1st day of April, 1999.


Notary Public

My Commission Expires: 5/29/99

04/13/1999-15616

10:45 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRH 55.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW