

THIS INSTRUMENT PREPARED BY:
James J. Odom, Jr.
Post Office Box 11244
Birmingham, AL 35202-1244

SEND TAX NOTICE TO:
Ronald S. & Peggy J. Hoff
1000 INDIAN CREST DRIVE
PELHAM AL 35124-3007

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT in consideration of Eighty-two Thousand Five Hundred and No/100 Dollars (\$82,500.00) and other good and valuable consideration, to the undersigned, Noble W. Fennell, Jr., a single man ("Grantor"), in hand paid by Ronald S. Hoff and Peggy J. Hoff ("Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does by these presents, grant, bargain, sell and convey unto the said Grantees, as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama (the "Real Estate"), to-wit:

, SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

SUBJECT TO: (1) Current taxes; (2) Restrictions, covenants and conditions as set out in instruments to be recorded; (3) Transmission Line Permits to Alabama Power Company as shown by instruments recorded in Deed Book 241, Page 838, Deed Book 143, Page 444, and Deed Book 133, Page 281, in Probate Office; (4) 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 Deed Book 330, Page 855, and Deed Book 337, Page 673, in Probate Office. (5) Riparian Rights, if any, in and to the use of Lay Lake; (6) Less and except any portion lying within Lay Lake; (7) Restrictions, limitations and conditions as shown by unrecorded plat; (8) Flood rights of Alabama Power Company as set out in Deed Book 241, Page 838, and Deed Book 246, at Page 714 in said Probate Office. (9) Right of Way granted to South Central Bell by instrument recorded in Deed Book 337, Page 673.

TO HAVE AND TO HOLD to the said Grantees as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee, and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

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SHELBY COUNTY JUDGE OF PROBATE
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And Grantor does for himself, his heirs and assigns, covenant with Grantees, their heirs and assigns, that he is lawfully seized in fee simple of the Real Estate; that the Real Estate is free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; that Grantor will, and his heirs and assigns shall, warrant and defend the same to the Grantees, their heirs and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the undersigned has executed this conveyance on this the 26th day of July, 1999.

WITNESSES:

Noble W. Fennell, Jr.
Noble W. Fennell, Jr.

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Noble W. Fennell, Jr., whose name 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 executed the same voluntarily on the day the same bears date

Given under my hand and seal this 26th day of July, 1999

[Signature]
Notary Public

My Commission Expires: 7-14-2003

Exhibit A

Part of the S 1/2 of the SE 1/4 of Section 23, Township 21 South, Range 1 East, being more particularly described as follows:

Commence at the NW corner of the SE 1/4 of the SW 1/4 of Section 23, Township 21 South, Range 1 East; thence run Easterly along the North line thereof 1547.71 feet to the Westerly right of way of Paradise Cove Lane; thence 0 deg. 22 min. 30 sec. left run Easterly for 1012.03 feet; thence 54 deg. 43 min. 30 sec. right run Southeasterly for 183.74 feet; thence 3 deg. 24 min. 56 sec. right run Southeasterly for 176.61 feet; thence 11 deg. 30 min. 17 sec. right run Southeasterly for 159.99 feet; thence 2 deg. 3 min. 34 sec. left run Southeasterly for 162.26 feet to the point of beginning; thence 31 deg. 57 min. 50 sec. left run Southeasterly for 147.76 feet; thence 132 deg. 23 min. 22 sec. right run Southwesterly for 495.02 feet; thence 100 deg. 23 min. 16 sec. right run Northerly for 188.95 feet; thence 91 deg. 36 min. 3 sec. right run Easterly for 369.40 feet to the point of beginning; being situated in Shelby County, Alabama.

Later to be known as Lot 5 of Paradise Cove - Phase Three, Shelby County, Alabama.

Together with the right to use for ingress, egress and access that certain non-exclusive road known as Paradise Cove Lane as shown on the Survey of Paradise Cove, Phase III, by Robert D. Shaw dated July 1, 1998 (which is to be recorded).

Mineral and mining rights excepted.

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