

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

SEND TAX NOTICE TO:  
STEPHEN L. DAVIDSON  
SUZANNE B. DAVIDSON  
1041 Knollwood Drive  
Birmingham, AL 35242  
11/05/1999-45607  
10:10 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 001 24.00  
Corporation Form Dead JTWR00

**STATE OF ALABAMA}**  
**COUNTY OF SHELBY}**

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **THREE HUNDRED FOUR THOUSAND SEVEN HUNDRED SEVENTY-ONE AND 00/100 DOLLARS (\$304,771.00)** to the undersigned grantor, K.T. WERK ADVANCED SOUTHERN HOMES, INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto **STEPHEN L. DAVIDSON and SUZANNE B. DAVIDSON** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 905, according to the Map of Highland Lakes, 9th Sector, Phase I, an Eddleman Community, as recorded in Map Book 24, page 1, 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 and amended in Instrument #1996-17543 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 9th Sector, Phase I, recorded as Instrument #1998-29634 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:

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$289,532.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto 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.

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 they are free from all encumbrances, unless otherwise noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Kenneth T. Werk, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 29th day of October, 1999.

K.T. WERK ADVANCED SOUTHERN HOMES, INC.

By: Kenneth T. Werk

Kenneth T. Werk

Its: President

**STATE OF ALABAMA}**  
**JEFFERSON COUNTY}**

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Kenneth T. Werk, whose name as President of K.T. WERK ADVANCED SOUTHERN HOMES, 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 29th day of October, 1999.

Notary Public

My Commission Expires: 6/5/03