

THIS INSTRUMENT PREPARED BY:

Randolph H. Lanier
BALCH & BINGHAM LLP
1901 Sixth Avenue North, Suite 2600
Birmingham, Alabama 35203

SEND TAX NOTICE TO:

Richard L. and Karen K. Lozano
4827 Bridgewater Road
Birmingham, AL 35243

Inst # 2000-07732

STATE OF ALABAMA

COUNTY OF SHELBY

03/10/2000-07732
12:02 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
202.00

STATUTORY WARRANTY DEED
(Survivorship)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Three Hundred Thirteen Thousand Two Hundred and No/100 Dollars (\$313,200.00) in hand paid by **Richard L. Lozano** and wife, **Karen K. Lozano** (hereinafter referred to as "Grantees"), to the undersigned, **James Donald Huff** and wife, **Susan Huff** (hereinafter referred to as "Grantors"), the receipt and sufficiency of which is hereby acknowledged, the said Grantors do 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 "Property"), together with all rights, easements and appurtenances thereto:

A parcel of land situated in the NE 1/4 of the NE 1/4 of Section 3, Township 19 South, Range 2 West, Shelby County, Alabama, described as follows:

Beginning at the NE corner of the NE 1/4 of the NE 1/4 of Section 3 and go South 88 degrees 37 minutes 25 seconds West along the North boundary of said 1/4 1/4 Section 469.40 feet to the center line of the Cahaba River; thence seven (7) courses along said center line as follows: go South 20 degrees 35 minutes 40 seconds East for 206.67 feet; thence South 16 degrees 12 minutes 29 seconds East for 168.64 feet; thence South 06 degrees 19 minutes 53 seconds West for 189.54 feet; thence South 37 degrees 42 minutes 00 seconds West for 189.48 feet; thence South 31 degrees 53 minutes 15 seconds West for 364.51 feet; thence South 39 degrees 43 minutes 32 seconds West for 304.08 feet; thence South 58 degrees 52 minutes 18 seconds West for 146.99 feet to the South boundary of said 1/4 1/4 Section; thence North 88 degrees 22 minutes 26 seconds East along said South boundary for 1083.67 feet to the SE corner of said 1/4 1/4 Section; thence North 03 degrees 49 minutes 42 seconds West along the East boundary of said 1/4 1/4 Section for 1300.84 feet to the point of beginning, containing 17.40 acres more or less; being situated in Shelby County, Alabama.

LESS AND EXCEPT that part lying within the Cahaba River.

Such Property is conveyed subject to the following exceptions to title:

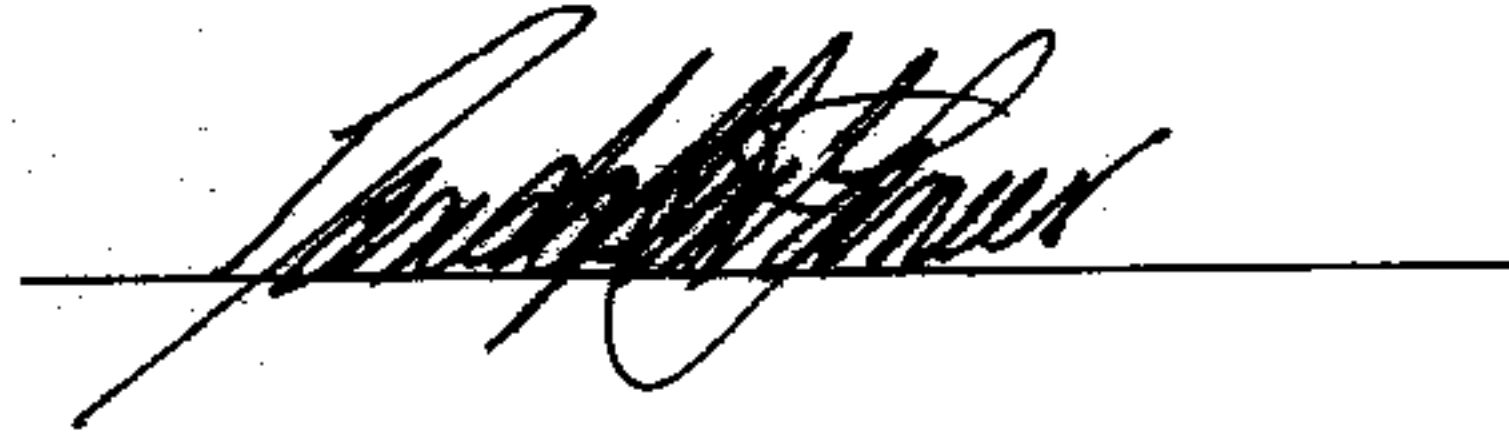
1. Ad valorem taxes due and payable October 1, 2000.
2. Any applicable zoning ordinances.
3. Title to all minerals within and underlying the Property, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 4, Page 442, Probate Office of Shelby County, Alabama.
4. Mineral and Mining rights not owned by Grantors.
5. Riparian Rights, if any, in and to the use of the Cahaba River.
6. A lack of access to and from the Property. By acceptance of this Deed, and further by their signatures below, Grantees acknowledge and understand that there is no right of access to and from the Property and hereby release Grantors, their heirs and assigns, from any and all claims, damages and liability of whatsoever nature arising out of or in any way relating to access to and from the Property or any lack of such access.

The Property is sold "AS IS" without warranty or representation as to the physical condition of the Property, including without limitation, the environmental condition of the Property, the soil, subsoil, the presence of sinkholes, underground mines or tunnels, or other matters relating to the condition of the Property. Purchasers, for themselves and their heirs, successors and assigns, hereby release the Sellers and waive any claims against the Sellers for or relating to or arising out of any loss or damage caused by the physical condition of the Property. Purchasers, for themselves and their heirs, successors and assigns, hereby release the Sellers and waive any claims against the Sellers relating to or arising out of a lack of access to and from the Property.

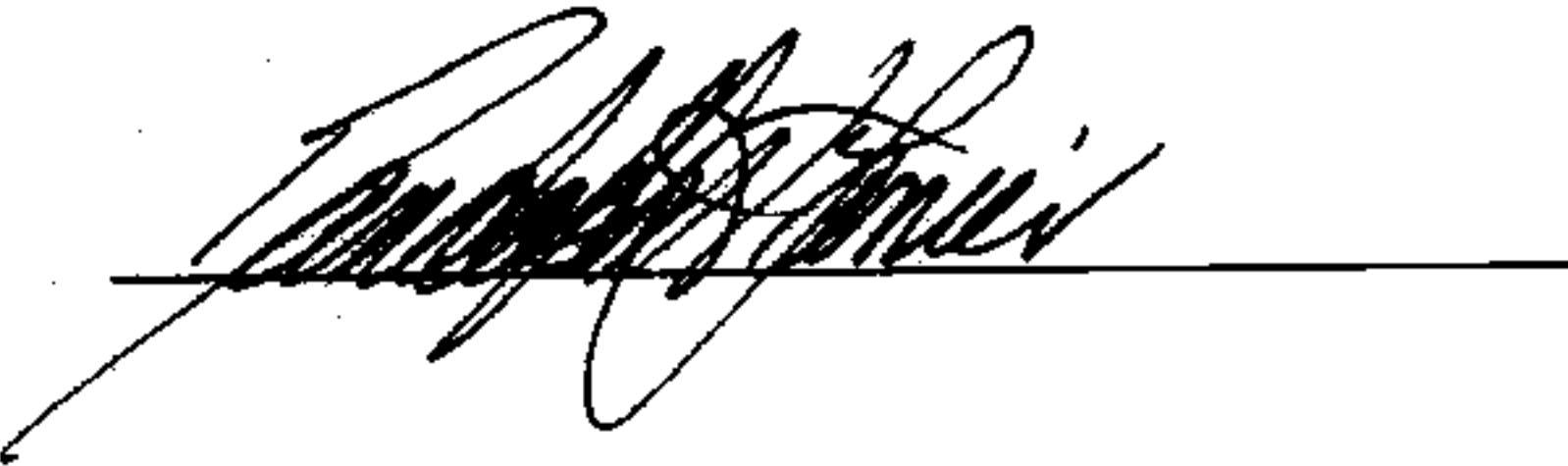
TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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.

IN WITNESS WHEREOF, the Grantors have affixed their hands and seal on this the 6th
day of March, 2000.

WITNESS:



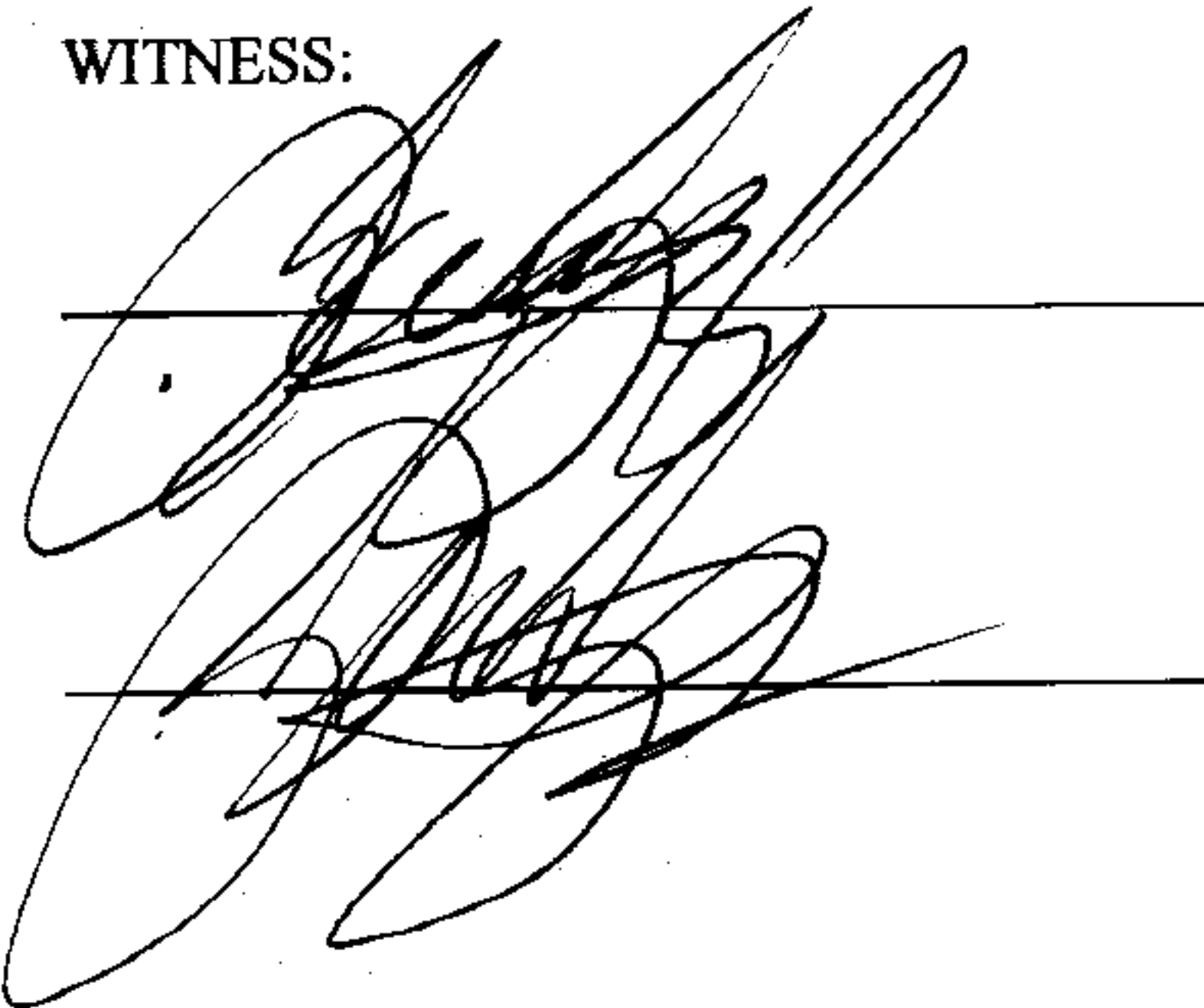

James Donald Huff

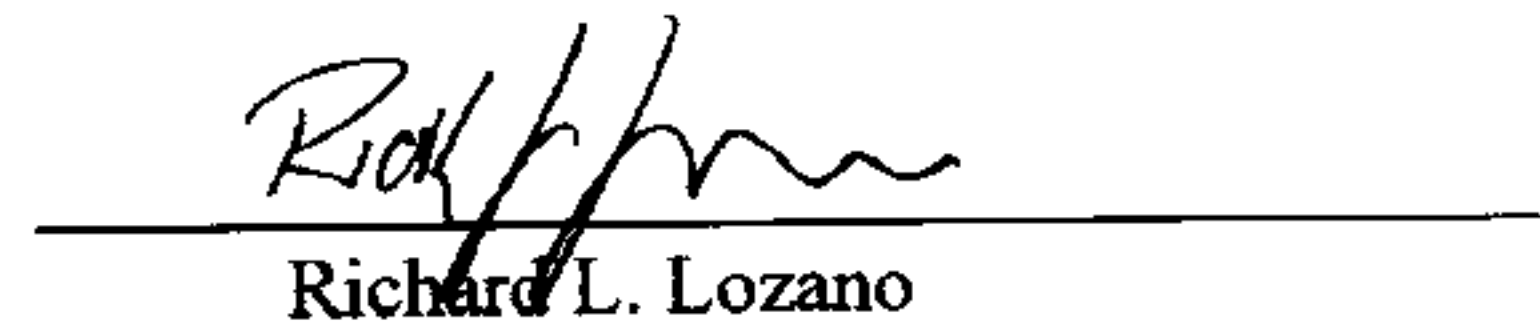



Susan Huff

Grantees execute this deed on this the 6th day of MARCH, 2000, for the purpose
of acknowledging the existence of, and their understanding of, the provisions of paragraph
number 6 herein, and for the further purpose of expressly agreeing to the release of Grantors
set forth in said paragraph number 6.

WITNESS:




Richard L. Lozano

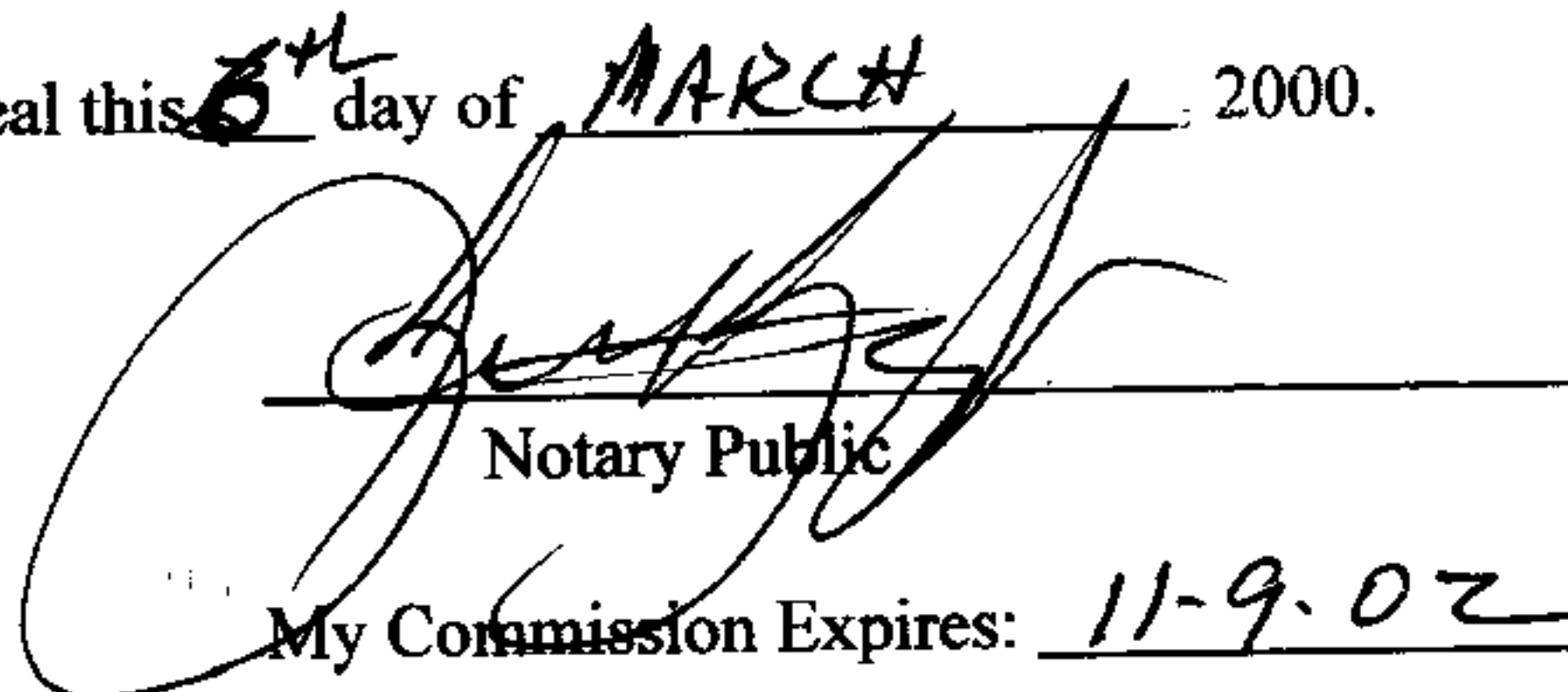

Karen K. Lozano

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Gene W Gray, Jr., a notary public in and for said county in said state, hereby certify that **James Donald Huff** and wife, **Susan Huff**, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of such instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 6th day of MARCH, 2000.


Notary Public
My Commission Expires: 11-9-02

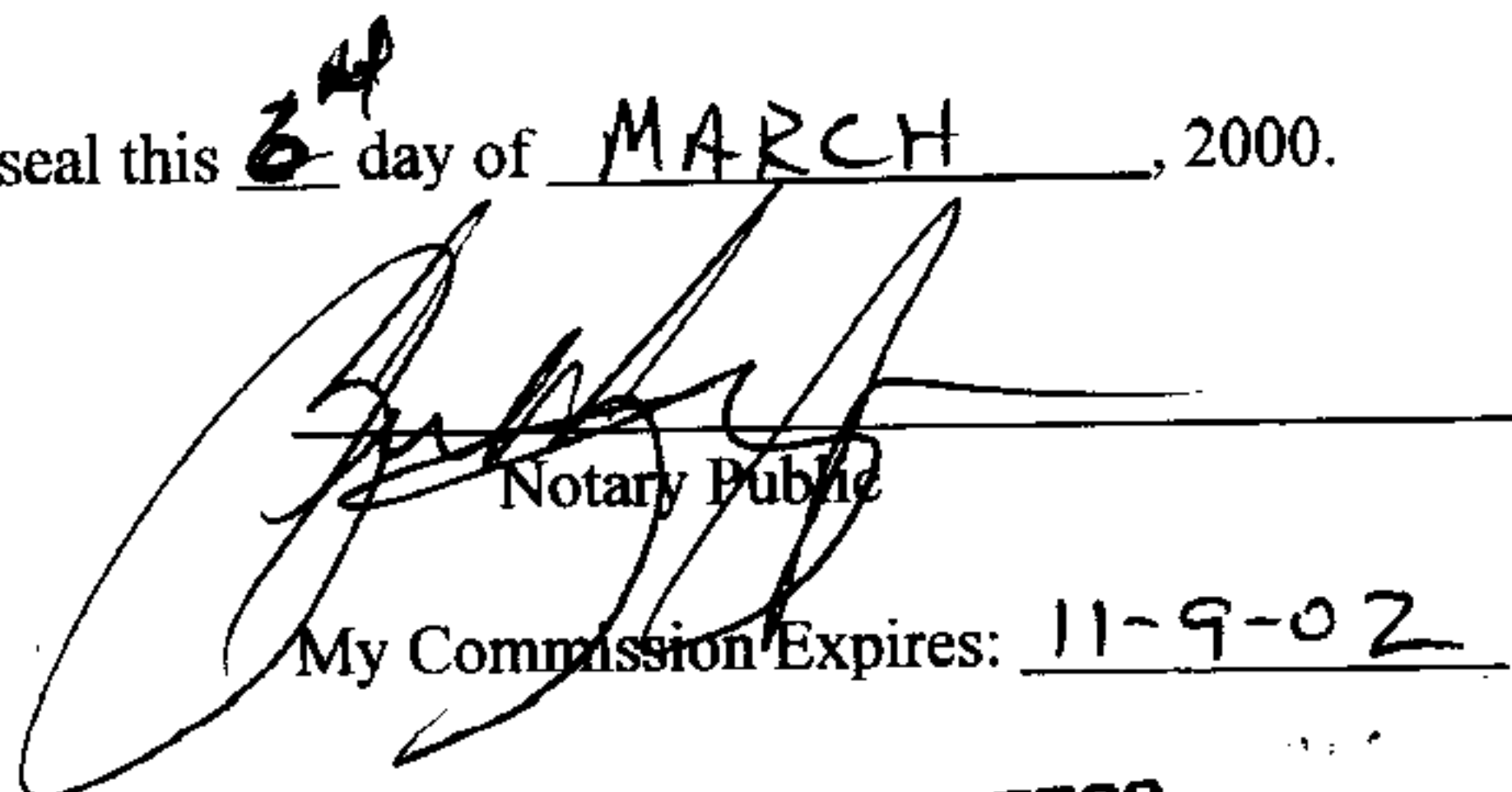
[Notarial Seal]

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Gene W Gray Jr., a notary public in and for said county in said state, hereby certify that **Richard L. Lozano** and wife, **Karen K. Lozano**, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of such instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 6th day of MARCH, 2000.


Notary Public
My Commission Expires: 11-9-02

[Notarial Seal]

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004 CJ1 202.00

Statutory Warranty Deed (Survivorship)

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