

Send tax notice to:
Cedric Allen and
Laquetta Allen
118 Huntingdon Pl.
Bham AL 35242

This instrument prepared by:
Stewart National Title, Inc.
3595 Grandview Parkway
Suite 350
Birmingham, AL 35243

STATE OF ALABAMA
COUNTY OF SHELBY

Inst. # 2001-18187
05/08/2001-18187
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NEL 37.50

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Four Hundred Thousand and no/100 Dollars (\$400,000.00), in hand paid to the undersigned Michael Franklin and wife, Marie Slaughter Franklin, (hereinafter referred to as the "Grantors") by Cedric Allen and wife, Laquetta Allen, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A" for legal description.

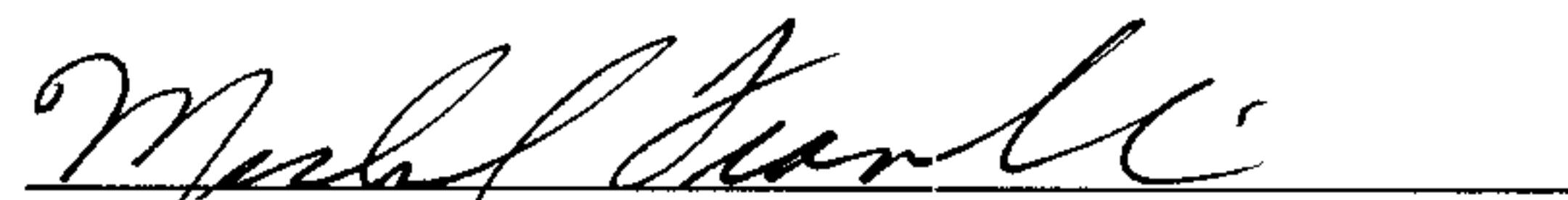
(Marie Slaughter Franklin herein is one and the same person as Marie Slaughter.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except

as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 25th day of April, 2001.



Michael Franklin

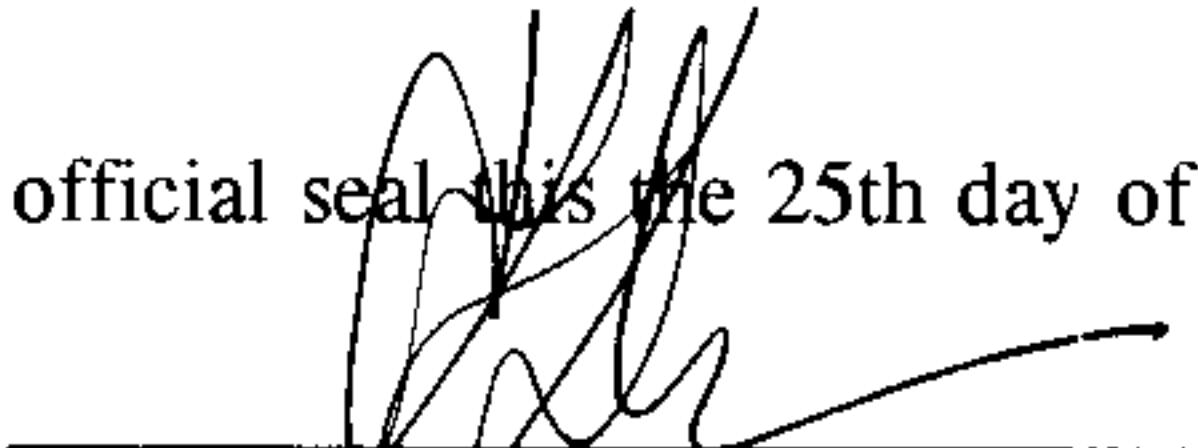


Marie Slaughter Franklin

STATE OF ALABAMA)
:
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Michael Franklin and wife, Marie Slaughter Franklin, 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 the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 25th day of April, 2001.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 9-9-13

EXHIBIT "A"

LOT 745, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 7TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 20, PAGE 58 A,B&C, 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 IN INSTRUMENT #1994-07111 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANT, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 7TH SECTOR, RECORDED AS INSTRUMENT #1995-28389 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

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