

This instrument was prepared by

Send Tax Notice To: CHARLES P. BELL

(Name) GENE W. GRAY, JR.

name

(Address) 2100 SOUTHBRIDGE PARKWAY, #638
BIRMINGHAM, ALABAMA 35209

646 HIGHLAND LAKES COVE
address

BIRMINGHAM, ALABAMA 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of THREE HUNDRED SEVENTY TWO THOUSAND AND NO/100-----

----- DOLLARS (\$372,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
JOHN D. BOWMAN AND KATHY W. BOWMAN both single people

(herein referred to as grantors) do grant, bargain, sell and convey unto CHARLES P. BELL AND WIFE, CAROLYN W. BELL

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
SHELBY County, Alabama to-wit:

LOT 107 ACCORDING TO THE MAP OF HIGHLAND LAKES, 1ST SECTOR AN EDDLEMAN
COMMUNITY AS REOCRDED IN MAP BOOK 18, PAGE 37, A,B,C,D,E,F&G IN HTE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 01, 2001 AND THEREAFTER.

THOSE ITEMS SET OUT ON EXHIBIT "A" ATTACHED HERETO, MADE A PART HEREOF AND
INCORPORATED HEREIN FOR ALL PURPOSES

\$260000.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

Inst # 2001-26425

06/27/2001-26425
09:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 031 126.00

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 the 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; 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, we have hereunto set our hand(s) and seal(s), this 7th
day of June, 2001.

_____(Seal)

_____(Seal)

_____(Seal)

John D. Bowman (Seal)
JOHN D. BOWMAN

Kathy W. Bowman (Seal)
KATHY W. BOWMAN

_____(Seal)

STATE OF ALABAMA

Jefferson COUNTY

General Acknowledgment

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that
JOHN D. BOWMAN AND KATHY W. BOWMAN
whose name(s) 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 7th day of June A.D., 2001

Gene W. Gray, Jr.
GENE W. GRAY, JR.

Notary Public

EXHIBIT "A"

Taxes, assessments or dues from the local district for the year 2001, and subsequent years.

15-foot easement along the Northeast corner of said property and 10-foot easement on West side of said property as shown on recorded map of said subdivision.

Right of way granted to Water Works and Sewer Board recorded in Instrument # 1995-34035.

Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, which provides among other things for an Association to be formed to assess and maintain the private roadways, etc. of the development; all of said covenants, restrictions and conditions being set out in interment recorded as Instrument # 1994-07111, with Articles of Incorporation of Highland Lakes Residential Association, Inc., as recorded in Instrument # 9402-03947.

Declaration of Covenants, Conditions and Restrictions for Highland Lakes, as recorded in Instrument # 1994-0711, amended in Instrument # 1996-17543 and further amended in Instrument # 1999-31095.

Reservation of mineral and mining rights in the instrument recorded in Deed Book 28, Page 237, together with the appurtenant rights to use the surface. The Company makes no representation as to the present ownership of this interest.

Easement granted to Alabama Power Company recorded in Book 111, Page 408, Book 109, Page 70; Book 149, Page 380; Book 173, Page 364; Book 276, Page 670; Book 134, Page 408; Book 133, Page 212; Book 133, Page 210 and Real 31, Page 355.

Right of way granted to Shelby County recorded in Book 196, Page 246.

Agreement with Alabama Power Company recorded in Instrument # 1994-01186.

The rights of upstream and downstream riparian owners with respect to lake, if any, bordering subject property.

Lake Easement Agreement executed by Highland Lake Properties, Ltd. And Highland Lake Development, Ltd. Providing for easements, use by others and maintenance of Lake Property described in Instrument # 1993-15705.

Easement for ingress and egress to service Highland Lakes Properties, Ltd. Recorded in Instrument # 1993-15704.

Restrictions, mineral and mining rights and rights incident thereto, release of damages and covenant for Storm Water Runoff Control recorded in Instrument # 1994-15704.

Restrictions, mineral and mining rights and rights incident thereto, release of damages and covenant for Storm Water Runoff Control recorded in Instrument # 1994-13987 and in Instrument # 1998-45269.

Release of damages and setback restrictions as set out in Instrument # 1998-46269 and in Instrument # 1994-19387.

Any titles asserted by anyone including but not limited to persons, corporations, governments or other entities, to tide lands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government or water rights, if any.

Inst # 2001-26425

06/27/2001-26425
09:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 031 126.00