STATE OF ALABAMA)
COUNTY OF SHELBY)

STATEMENT OF JOINDER

This Statement of Joinder is executed to be effective as of the 12 day of September, 2001, by Rashanda Elise Williams, a single person ("Williams").

RECITALS:

On or about July 31, 2001, Williams acquired title to the following described property from D.R. Horton, Inc. - Birmingham, a corporation (the "Developer"):

Lot 4, according to the Survey of High Ridge Village, Phase 1, as recorded in Map Book 27, Page 140 in the Probate Office of Shelby County, Alabama (the "Lot").

The Lot is part of a residential subdivision which is being developed by the Developer, known as "High Ridge Village" (the "Subdivision").

At the closing of the sale of the Lot to Williams, Williams agreed that she would execute this Statement of Joinder for the express purpose of subjecting the Lot to all of the terms, covenants, restrictions, conditions, requirements, easements and all other provisions as set forth in that certain Declaration of Covenants, Conditions, and Restrictions for High Ridge Village, a Residential Subdivision, dated as of July 30, 2001, executed by the Developer with respect to the Lot and the remaining land in the Subdivision (the "Covenants"), which such Covenants are being recorded contemporaneously herewith in the Office of the Judge of Probate of Shelby County, Alabama.

NOW, THEREFORE, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, Williams, for herself and for her heirs and assigns, hereby executes this States of Joinder for the express purpose of subjecting and encumbering the Lot to all of the terms, covenants, restrictions, conditions, requirements, easements and all other provisions as set forth in the Covenants, it being intended by Williams that this Statement of Joinder shall have the same force and effect as if such Covenants had been executed and duly recorded prior to the conveyance of title to the Lot to Williams.

This Statement of Joinder shall be binding upon Williams, her heirs, assigns, and legal representatives, and shall run with the land coterminous with the term of the Covenants.

875001.1

IN WITNESS WHEREOF, the undersigned has executed this Statement of Joinder this 12 day of September, 2001.

When I Williams

STATE OF ALABAMA

COUNTY OF Jefferson

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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Rashanda Elise Williams, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th, day of August, 2001.

NOTARY PUBLIC

My commission expires: 04-29-04

THIS INSTRUMENT PREPARED BY:

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Inst # 2001-40043

2 09/17/2001-40043 09:35 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 14.00