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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

MICHAEL P. MUSSO
1060 HERMITAGE CIRCLE
BIRMINGHAM, AL 35242

Inst # 2001-43207

10/05/2001-43207
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
79.50
003 CH

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SIXTY SEVEN THOUSAND FIVE HUNDRED and 00/100 (\$267,500.00) DOLLARS to the undersigned grantor, ALIANT BANK in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto MICHAEL P. MUSSO and CHRISTINE V. MUSSO, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in JEFFERSON County, Alabama, to-wit:

LOT 3110 ACCORDING TO THE AMENDED MAP OF HIGHLAND LAKES, 3RD SECTOR, PHASE I, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 21, PAGE 124, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH NON EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS, ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, AS RECORDED IN 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, 3RD SECTOR, RECORDED AS INSTRUMENT #1996-17544, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, (WHICH TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE DECLARATION).

SUBJECT TO:

1. TAXES FOR THE YEAR 2001 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2001.
2. 15 FOOT EASEMENT ALONG THE REAR LOT LINE, AS SHOWN ON RECORDED PLAT.
3. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT #1994-7111, AMENDED IN INSTRUMENT #1996-17543 AND INSTRUMENT #1996-17544, IN SAID PROBATE.

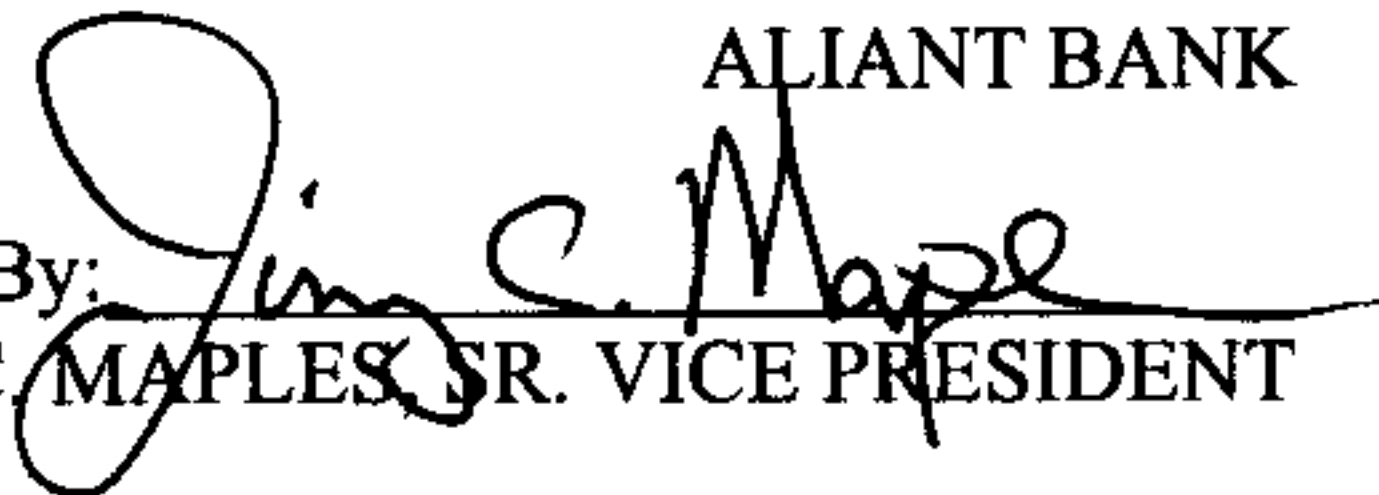
4. LAKE EASEMENT AGREEMENT EXECUTED BY HIGHLAND LAKE PROPERTIES, LTD. AND HIGHLAND LAKE DEVELOPMENT, LTD. PROVIDING FOR EASEMENTS USE BY OTHERS AND MAINTENANCE OF LAKE PROPERTY DESCRIBED WITHIN INSTRUMENT #1993-15705, IN SAID PROBATE OFFICE.
5. EASEMENT FOR INGRESS AND EGRESS TO SERVE HIGHLAND LAKES DEVELOPMENT EXECUTED BY HIGHLAND LAKES DEVELOPMENT, LTD. TO HIGHLAND LAKES PROPERTIES, LTD., RECORDED IN INSTRUMENT #1993-15704, IN SAID PROBATE OFFICE.
6. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MAP BOOK 21, PAGE 12, AND MAP BOOK 21, PAGE 124, IN SAID PROBATE OFFICE
7. RIGHT(S) OF WAY TO SHELBY COUNTY AS RECORDED IN DEED BOOK 95, PAGE 503 AND BOOK 196, PAGE 246.
8. RIGHTS OF WAY TO WATER WORKS AND SEWER BOARD OF THE CITY OF BIRMINGHAM, AS RECORDED IN INSTRUMENT #1996-25667 AND INSTRUMENT #1995-34035.
9. RELEASE OF DAMAGES RESTRICTIONS MODIFICATIONS COVENANTS CONDITIONS RIGHTS PRIVILEGES IMMUNITIES AND LIMITATIONS AS APPLICABLE AS SET OUT IN AND AS REFERENCED IN DEED RECORDED IN INSTRUMENT #1999-28736 AND INSTRUMENT #1997-7778, IN SAID PROBATE OFFICE.
10. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT 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 BOOK 31 PAGE 355.
11. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES, IMMUNITIES AND RELEASE OF DAMAGES RELATING THERETO, AS RECORDED IN BOOK 28, PAGE 237.
12. SCENIC VIEW EASEMENT AS SHOWN ON RECORDED MAP.
13. AGREEMENT WITH SHELBY CABLE, INC. AS RECORDED IN INSTRUMENT #1997-33476.
14. RESTRICTIONS AS SHOWN ON RECORDED MAP.

\$205,000.00 of the consideration herein was derived from a mortgage 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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, ALIANT BANK, A CORPORATION, by its SR. VICE PRESIDENT, JIMMY C. MAPLES who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 14th day of September, 2001.

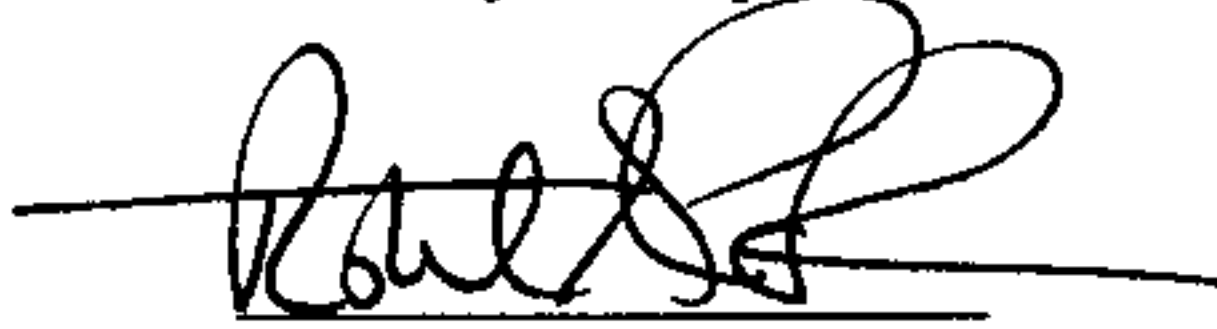
By:  ALIANT BANK
JIMMY C. MAPLES, SR. VICE PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JIMMY C. MAPLES, whose name as SR. VICE PRESIDENT of ALIANT BANK, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 14th day of September, 2001.


Notary Public

My commission expires: 7/11/02

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