

THIS INSTRUMENT PREPARED BY:
JOHN B. DAVIS, JR.
1031 SOUTH 21ST STREET
BIRMINGHAM, ALABAMA 35205

SEND TAX NOTICE TO:
J D S Homes Inc.
8450 County Road 73
Montevallo, Alabama 35115

STATE OF ALABAMA)
COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT in consideration of Fifty Four -
Thousand -----and No/100 Dollars (\$54,000.00) and other good and valuable consideration,
paid to the undersigned grantor, Elizabeth B. Hayes ("Grantor"), by J D S Homes Inc., ("Grantee"), the
receipt and sufficiency whereof are hereby acknowledged, Grantor does by these presents, grant,
bargain, sell and convey unto the Grantee the following described real estate situated in Shelby
County, Alabama (the "Premises"), to-wit:

Lot 164 according to the Survey of Forest Parks – 1st Sector, as recorded in Map Book 22, at
Page 28 A,B,& C, and Instrument No. 1997-02751, in the Probate Office of Shelby County, Alabama .

SUBJECT TO: (1) Current taxes; (2) Easements, restrictions and execeptions as shown on the
Record Map of Forest Parks, 1st Sector, (3) Easement for Alabama Power Company recorded in
Volume 236, at Page 829, in the Probate Office of Shelby County, Alabama; (4) Right of Way granted
to Alabama Power Company by instrument recorded in Volume 139, at Page 127; Volume 133, at
Page 210; Volume 126, at Page 191; Volume 126, at Page 192, Volume 126, at Page 323; and Volume
124, at Page 519, in the Probate Office of Shelby County, Alabama; (5) Title to all mineral within and
underlying the premises, together with all mining rights and other rights, privileges, and immunities
relating thereto, together with any release of liability for injury or damage to persons or property as a
result of the excise of such rights as recorded in Volume 53, at Page 262, in the Probate office of
Shelby County, Alabama; (6) Covenants and Restrictions as set out in Instrument No. 1998-03109.

TO HAVE AND TO HOLD to the Grantee, its successors and assigns forever.

IN WITNESS WHEREOF, the undersigned has executed this conveyance one the 16th day
of April, 2003.

WITNESS:

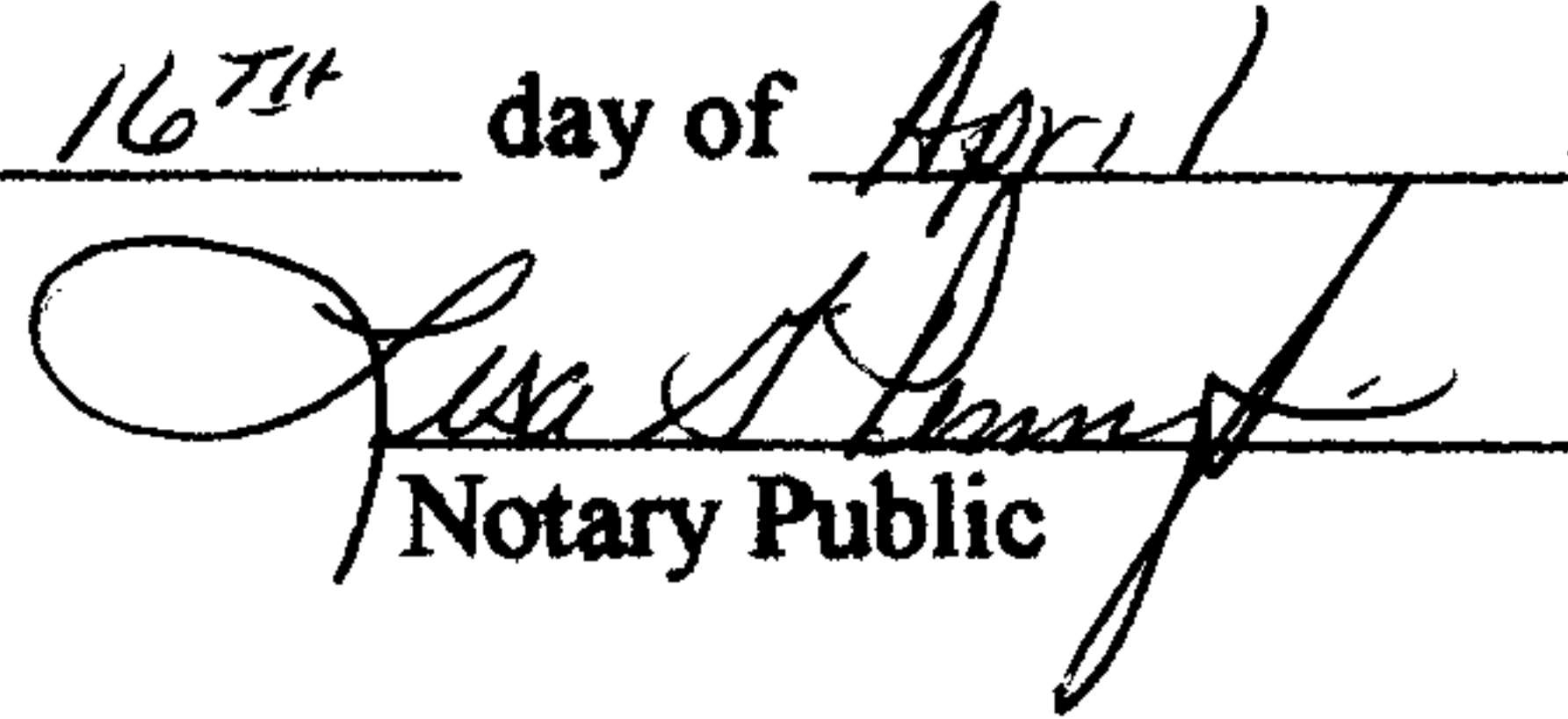
By: Elizabeth B. Hayes
Elizabeth B. Hayes

The/above recited consideration was paid from a Mortgage loan closed
simultaneously herewith.

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Elizabeth B. Hayes is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that, being informed the contents of the conveyance, she as such with full authority, executed the same voluntarily on the day the same bears date.

Give under my hand and official seal this 16TH day of April, 2003.


Notary Public

My commission expires: 3/19/04