

THIS INSTRUMENT PREPARED BY:
Riley & Riley, P.C.
1950 Stonegate Drive, Suite 150
Birmingham, Alabama 35242

SEND TAX NOTICE TO:
David S. Neel, Jr. and Emily Neel
8032 Mitchell Lane
Birmingham, AL 35216

STATE OF ALABAMA
SHELBY COUNTY

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That in consideration of Two Hundred Eighty Thousand Five Hundred Thirty-Three and no/100 Dollars (\$280,533.00) to **DESIGNMARK BUILDERS, LLC**, an Alabama limited liability company (the "Grantor"), in hand paid by **DAVID S. NEEL, JR. and EMILY NEEL** (the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, Grantor does by these presents grant, bargain, sell and convey unto Grantee, subject to the covenants, conditions and other matters set forth below, the real estate situated in Shelby County, Alabama, more particularly described as follows (the "Property"):

Lot 244-A, according to the Survey of Bent River Commons 3rd Sector, First Addition, as recorded in Map Book 30, page 31, as recorded in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Taxes and assessments for the year 2004, and taxes for subsequent years, not yet due and payable.
2. Easement(s), building line(s) and restriction(s) as shown on recorded map.
3. Restrictions as shown on recorded map.
4. Restrictions and covenants appearing of record in Instrument No. 1999-8863; Instrument No. 1999-4401; Instrument No. 9501-3042 and Instrument No. 1999-15750.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Volume 33, Page 542 and Volume 236, Page 103.
6. Easement for Plantation Pipe Line being recorded in Volume 145, Page 275.
7. Restrictions and covenants appearing of record in Instrument No. 1999-38777 and Instrument No. 1999-41444.

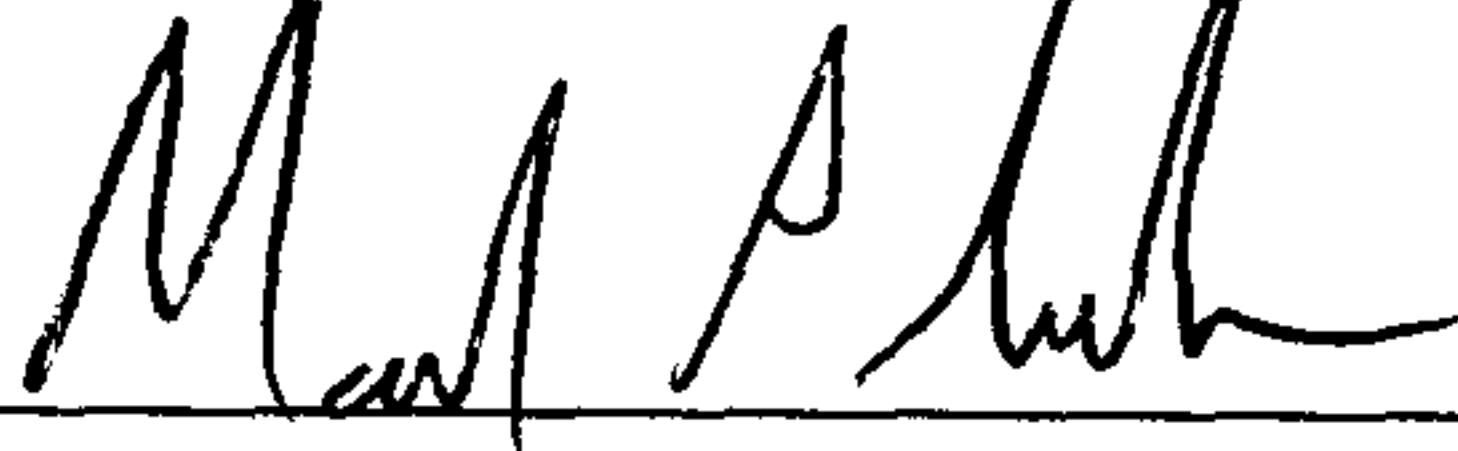
TO HAVE AND TO HOLD unto Grantees, subject to the matters described above, for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

224,400
28,050 of the purchase price was paid from
the proceeds of the mortgage loans closed
simultaneously herewith.

By acceptance of this Deed, Grantee hereby covenants and agrees for itself and its heirs, successors, assigns, licensees, lessees, employees and agents that the Released Parties shall not be liable for, and no action shall be asserted against the any of the Released Parties for loss or damage on account of injuries to the Property or to any buildings, improvements, or structures now or hereafter located upon the Property, or on account of past or future injuries to any owner, occupant or other person in or upon the Property, which are caused by, or arise as a result of soil and/or subsurface conditions, known or unknown (including, without limitation, underground mines, sinkholes or other geological formations or conditions) under or on the Property or any other property now or hereafter owned by any of the Released Parties, whether contiguous or non-contiguous to the Property sold hereunder. For purposes of this paragraph, the term "Released Parties" shall mean and refer to (i) Vintage Homes, LLC; (ii) the agents, employees, contractors and subcontractors of Vintage Homes, LLC; (iii) any successors and assigns of Vintage Homes, LLC; (iv) the City of Vestavia Hills, Alabama, a municipal corporation, its officials, agents, employees and contractors, and any and all other political subdivisions, governmental entities, agencies, authorities, and/or bodies. This covenant and agreement shall run with the land conveyed hereby as against Grantee, and all persons, firms, trusts, partnerships, limited partnerships, corporations or other entities holding under or through Grantee.

IN WITNESS WHEREOF, Grantor, DESIGNMARK BUILDERS, LLC, has caused this conveyance to be executed by its duly authorized Representative as of the 18th day of February, 2004.

DESIGNMARK BUILDERS, LLC,
An Alabama limited liability company

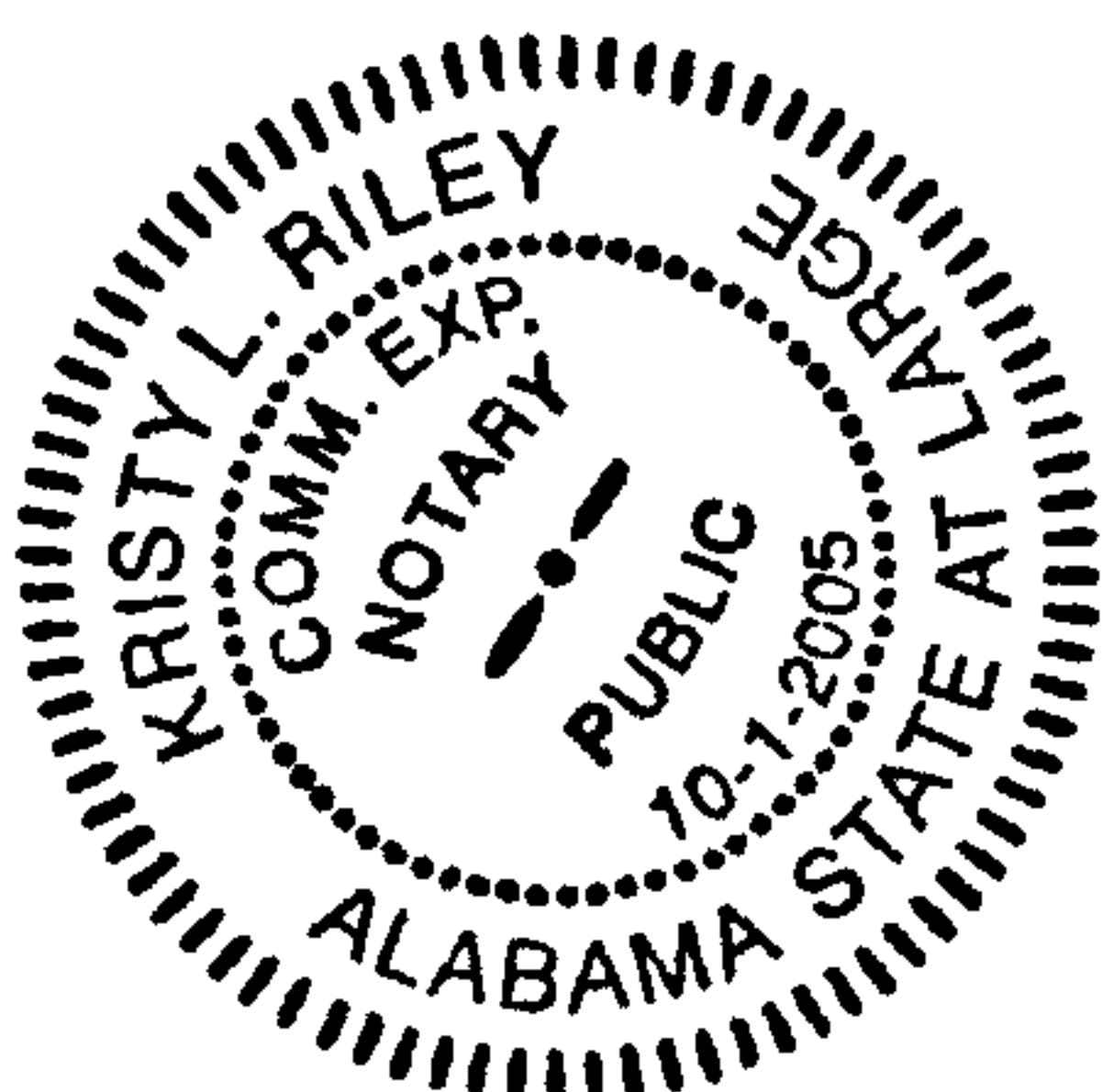
By: 

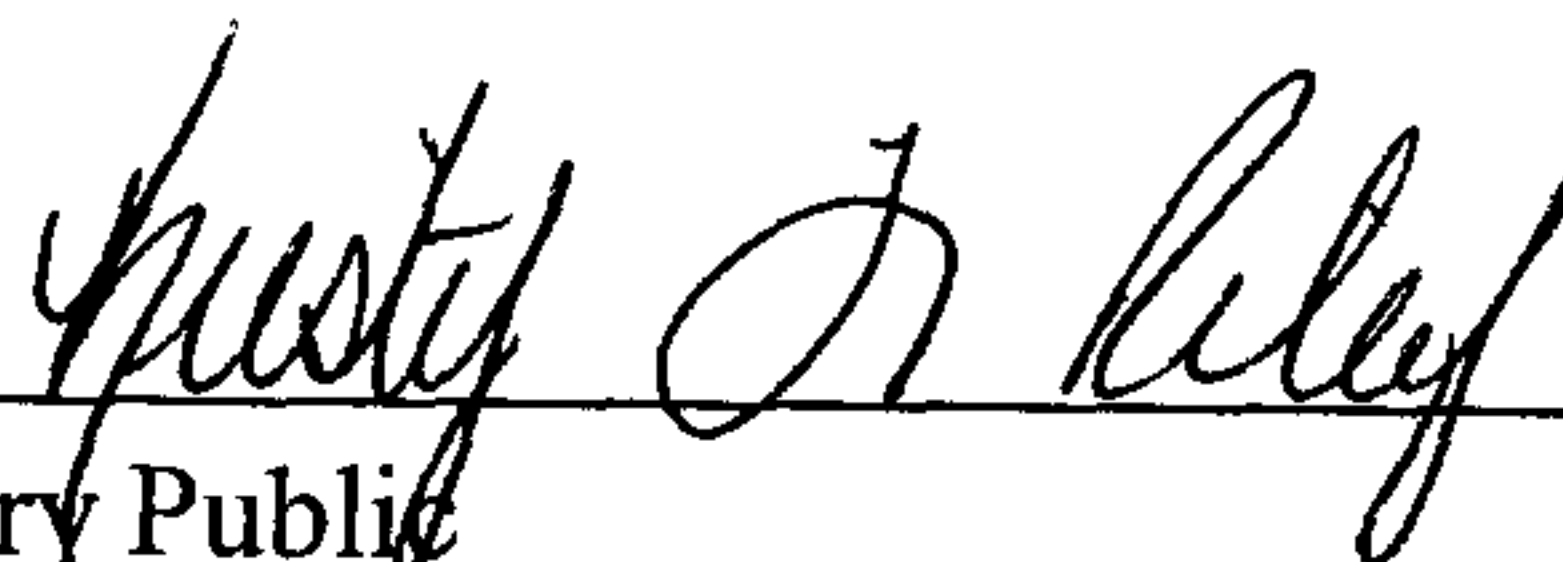
Mark L. Marlow, as Manager

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that MARK L. MARLOW, as whose name as Manager of Designmark Builders, LLC, an Alabama limited liability company, 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, she, in such capacity and with full authority, executed the same voluntarily for and as the act of said limited liability partnership.

Given under my hand and official seal this 18th day of February, 2004.





Notary Public

My Commission expires: 10-1-05