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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

LOAN MINH NGUYEN
1925 ARBOR COURT
BIRMINGHAM, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED THIRTY NINE THOUSAND NINE HUNDRED and 00/100 (\$339,900.00) DOLLARS to the undersigned grantor, HPH PROPERTIES, LLC, in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto LOAN MINH NGUYEN, (herein referred to as GRANTEE, the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 21, ACCORDING TO THE FINAL PLAT ARBOR HILL PHASE I, AS RECORDED IN MAP BOOK 31, PAGE 48, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

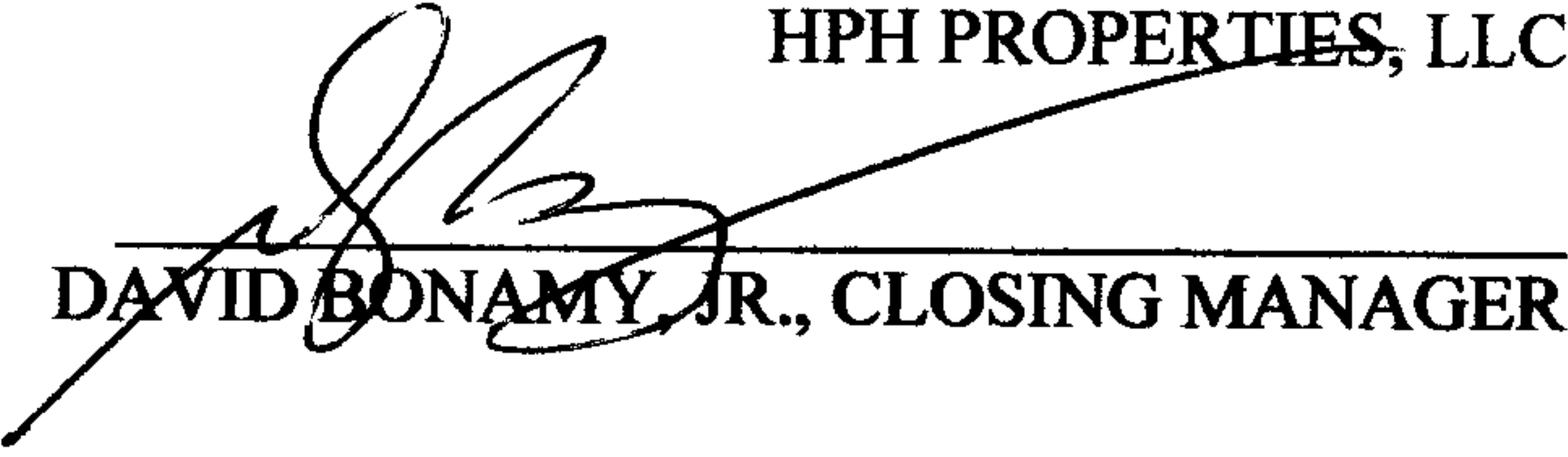
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. EASEMENT(S), BUILDING LINE(S) AND RESTRICTION(S) AS SHOWN ON RECORDED MAP.
3. ASSIGNMENT OF DEVELOPERS RIGHTS AS RECORDED IN INSTRUMENT #2002-30821.
4. 30 FOOT EASEMENT ON NORTHERN SIDE OF LOT AS SHOWN ON RECORDED MAP AND AS SHOWN ON SURVEY OF JAMES F. BREIGHNER, JR. LAST REVISED DECEMBER 19, 2001.
5. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN REAL 65 PAGE 1 AND DEED BOOK 332, PAGE 554.
6. AGREEMENT WITH ALABAMA POWER COMPANY AS TO UNDERGROUND CABLES AS RECORDED IN REAL 69, PAGE 455 AND COVENANTS PERTAINING THERETO AS RECORDED IN REAL 69, PAGE 458.
7. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN DEED BOOK 121, PAGE 294; DEED BOOK 127, PAGE 140; DEED BOOK 9, PAGE 302; DEED BOOK 255, PAGE 168; DEED BOOK 6, PAGE 16; AND DEED BOOK 111, PAGE 625.

8. TRANSMISSION LINE PERMITS TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 136, PAGE 34; DEED BOOK 151, PAGE 449; DEED BOOK 136, PAGE 28 AND DEED BOOK 108, PAGE 363.
9. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 332, PAGE 554.
10. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RELEASE OF DAMAGES, INCLUDING RIGHTS SET OUT IN DEED BOOK 121, PAGE 294; DEED BOOK 127, PAGE 140; DEED BOOK 9 PAGE 302; DEED BOOK 255 PAGE 188; DEED BOOK 6, PAGE 16; DEED BOOK 111, PAGE 625 AND DEED BOOK 268, PAGE 344.

\$271,920.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said GRANTEE her/his heirs and assigns, forever.

IN WITNESS WHEREOF, the said DAVID BONAMY, JR. AS CLOSING MANAGER OF HPH PROPERTIES, LLC, has hereunto subscribed her name on this the 1st day of April, 2004.

HPH PROPERTIES, LLC


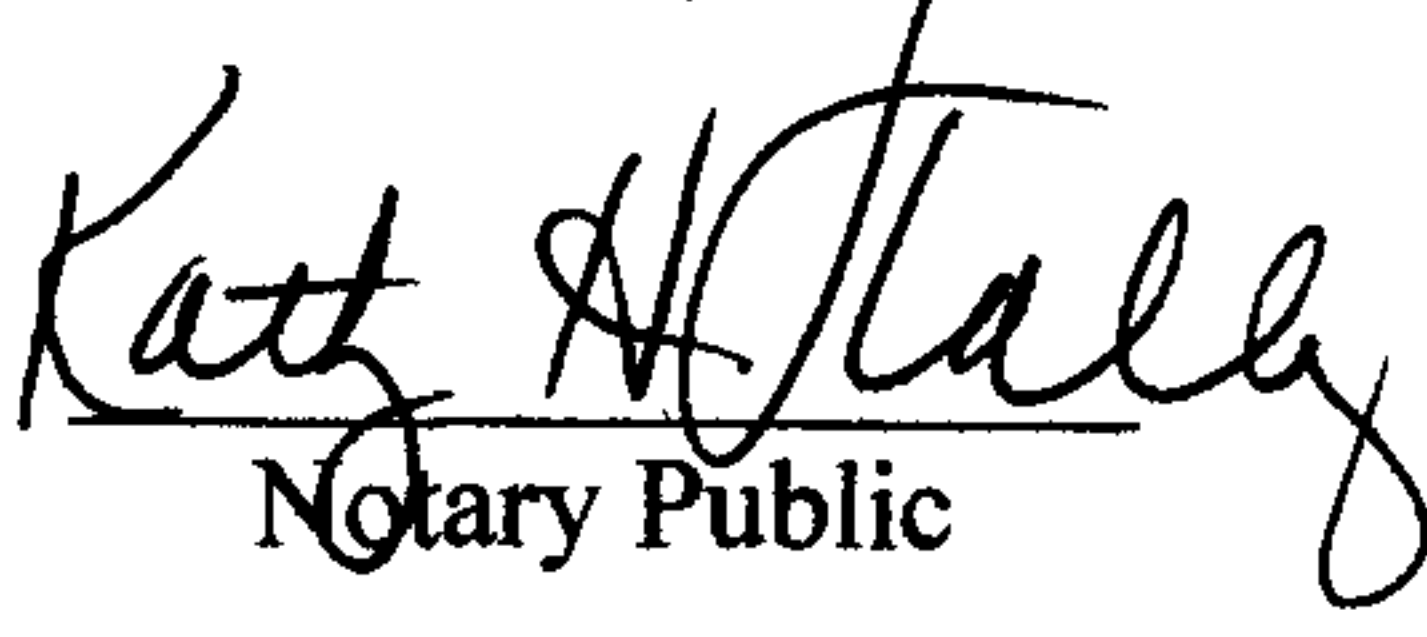
DAVID BONAMY, JR., CLOSING MANAGER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DAVID BONAMY, JR., whose name as CLOSING MANAGER of HPH PROPERTIES, 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, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand this the 1st day of April, 2004.



Notary Public

My commission expires: 5-8-07