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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was  
prepared by:

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

SEND TAX NOTICE TO:

DERRICK D. WALKER  
1041 STONECREEK DRIVE  
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

**STATUTORY WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of ONE HUNDRED FORTY THREE THOUSAND FOUR HUNDRED TEN DOLLARS and 00/100 (\$143,410.00) DOLLARS to the undersigned grantor, AMERICAN HOMES AND LAND CORPORATION, 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 DERRICK D. WALKER, (herein referred to as GRANTEE, the following described real estate, situated in SHELBY County, Alabama, to-wit:

**Lot 1428 according to the Survey of Old Cahaba IV, Second Addition, Phase One, Recorded in Map Book 33 at Page 110 Recorded in the Office of the Judge of Probate of Shelby County, Alabama.**

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. SUBJECT TO MATTERS SHOWN ON RECORDED MAP BOOK 33 PAGE 110.
3. RESTRICTIONS APPEARING OF RECORD IN INST. NO. 20040714000389340.
4. TITLE TO THAT PORTION OF INSURED PREMISES LYING BELOW THE MEAN HIGH WATER MARK OF CAHABA RIVER.
5. RIPARIAN AND LITTORAL RIGHTS INCIDENT TO INSURED PREMISES.
6. RIGHTS OF THIRD PARTIES, INCLUDING THE PUBLIC AT LARGE WITH RESPECT TO ANY PORTION OF THE PROPERTY LOCATED IN A PUBLIC RIGHT OF WAY IF ANY.
7. ANY PRIOR RESERVATION OR CONVEYANCE OF MINERALS OF EVERY KIND AND CHARACTER, INCLUDING BUT NOT LIMITED TO, OIL, GAS, SAND AND GRAVEL IN, ON AND UNDER THE SUBJECT PROPERTY.
8. RIGHTS OF CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS.
9. ENCROACHMENTS, OVERLAPS, BOUNDARY LINE DISPUTES, VARIATIONS OR SHORTAGES IN AREA OR CONTENT AND ANY OTHER MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND/OR INSPECTION OF THE PREMISES.
10. ROADS, STREAMS, WAYS OR EASEMENTS OR CLAIMS OR EASEMENTS NOT SHOWN

BY THE PUBLIC RECORDS, RIPARIAN RIGHTS AND TITLE TO ANY FILLED IN LAND.

11. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIALS HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
12. ANY ASSESSMENT WHICH IS A LIEN, BUT NOT YET CERTIFIED TO PROPER TAX AUTHORITY.

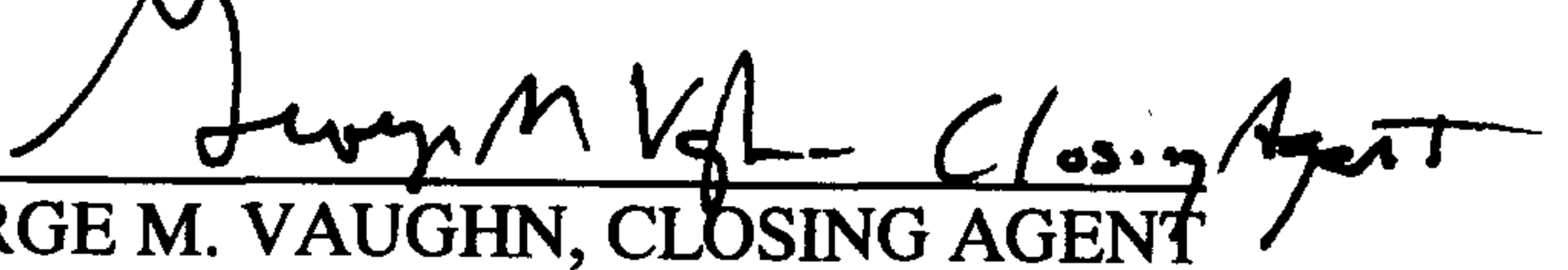
\$114,728.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$28,682.00 of the consideration herein was derived from a second mortgage closed simultaneously herewith.

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

IN WITNESS WHEREOF, the said GEORGE M. VAUGHN AS CLOSING AGENT OF AMERICAN HOMES AND LAND CORPORATION, has hereunto subscribed her name on this the 21st day of February, 2005.

AMERICAN HOMES AND LAND CORPORATION

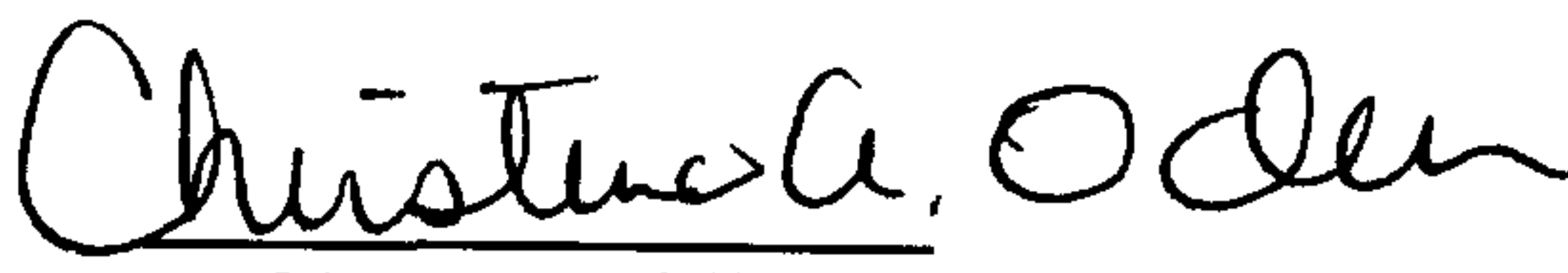
  
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GEORGE M. VAUGHN, CLOSING AGENT

STATE OF ALABAMA)  
COUNTY OF SHELBY)

#### ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GEORGE M. VAUGHN, whose name as CLOSING AGENT of AMERICAN HOMES AND LAND CORPORATION, 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 21st day of February, 2005.

  
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Notary Public

My commission expires: 1-5-09