

STATE OF ALABAMA
COUNTY OF SHELBY

COVENANT

WHEREAS, Katherine A. Ray
hereinafter called the owner(s) of certain real property situated in SHELBY COUNTY,
Alabama, described in Exhibit "A", attached hereto and incorporated fully;

WHEREAS, upon said property the owner(s) desire(s) to construct an alternative
onsite sewage disposal system, hereinafter called the system, to service the facility/
dwelling on said property; and

WHEREAS, the approval of the system by the Shelby County Health Department,
hereinafter called the local health department, is conditioned upon the covenant by the
owner(s) and his/her/their successors in title and his/her/their assigns that he/she/they will
satisfy all of the requirements of the local health department and assure the proper
functioning of the system.

NOW, THEREFORE,

"The public is hereby put on notice that the property described herein is
the subject of a restricted onsite sewage disposal permit issued by the
Shelby County Health Department. Subsequent purchasers are notified
that there may be continuing responsibilities placed on such purchaser and
they are directed to inquire at the Shelby County Health Department."

Dated this, the 8th day of March, 2005.

Katherine A. Ray

Signature(s) of Owner(s)

I, the undersigned Notary Public in and for said County, in said State, hereby
certify that Katherine A. Ray, whose name(s) is/are
signed to the foregoing instrument, and who is/are known to me, acknowledge(s) before
me this day that, being informed of the contents thereof, he/she/they has/have executed
the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 8th day of March,
2005.

Wilma D. Truplett

Notary Public

My commission expires

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 14, 2005
BONDED THRU STEGALL NOTARY SERVICE

Exhibit "A"

All the property in the survey of Bear Creek Ridge Lot 26
a map/deed of which is recorded in Map/Deed Book 25, page 80 or instrument #
_____ in the Probate Office of Shelby County, Alabama; or all property described
in the attached legal description.