STATUTORY WARRANTY DEED

This instrument was prepared by

(Name) Larry L. Halcomb

3512 Old Montgomery Highway

(Address) Birmingham, Alabama 35209

Send Tax Notice To: Laura L. Echols
name
4433 Crossings Ridge
address
Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF SHELBY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Forty Three Thousand Nine Hundred Thirty Six and 50/100 ($243,936.50) Dollars

to the undersigned grantor, Harbar Construction Company, Inc. a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Laura L. Echols and Marcella V. Ridgeway

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 334, according to the Survey of Caldwell Crossings, Third Sector, as recorded in Map Book 33, Page 154, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Minerals and mining rights, together with release of damages, excepted.

Subject to taxes for 2005.

Subject to conditions on attached Exhibit A.

Subject to terms on attached Exhibit B.

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Shelby Cnty Judge of Probate,AL
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$216,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives 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.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Denney Barrow, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 19th day of July XXX 2005

ATTEST:

Harbar Construction Company, Inc.

By Denney Barrow
Denney Barrow, Vice President

STATE OF Alabama
COUNTY OF Jefferson }

I, Larry L. Halcomb a Notary Public in and for said County in said State, hereby certify that Denney Barrow, whose name as Vice President of Harbar Construction Company, Inc. a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 19th day of July XXX 2005

Larry L. Halcomb Notary Public

My Commission Expires January 23, 2006

EXHIBIT "A"

This conveyance is made with the express reservation and condition that Grantees, for themselves and on behalf of their heirs, administrators, executors, successors, assigns, contractors, permitees, licensees and lessees, hereby release and forever discharge Grantor from any and all liability, claims and causes of action, whether arising at law (by contract or in tort) or in equity with respect to damage or destruction of property and injury to or death of any person located in, on, or under the surface of or over the property herein conveyed, as the case may be, which are caused by, or arise as a result of, past, present, or future soil, subsoil, or other conditions (including, without limitation, sinkholes, underground mines, subsurface waters, and limestone formations) under or on the subject property, whether contiguous or non-contiguous. Grantees acknowledge that they have made their own independent inspections and investigations of the subject property and are purchasing the subject property in reliance upon such inspections and investigations. For purposes of this paragraph, Grantor shall mean and refer to the members, managers, agents, employees, successors, assigns, members, owners, managers, partners, officers and contractors of Grantor and any successors and assigns of Grantor.

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Any lien, or right to a lien, for services, labor, or material hereto or hereafter furnished, imposed by law and not shown by the public records.

Variable easement and tree saver area along rear lot line, as shown on recorded map.

7.5 foot easement on Northwesterly lot line, as shown on recorded map.

Title to all oil, gas and minerals within and underlying the premises, together with all oil 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 exercise of such rights.

Right of Way to Shelby County as recorded in Volume 233, Page 700, in Volume 216, Page 29, and in Volume 282, Page 115.

Right of Way to Alabama Power Company as recorded in Real Volume 142, Page 148.

Right of Way to the City of Hoover as recorded in Instrument #2000-40742, Instrument #2000-40741 and Instrument #2000-25988.

Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens (provisions, if any, based on race, color, religion, or national origin are omitted) provided in the Covenants, Conditions and Restrictions recorded in Instrument #2002-02381 and amendments thereto.

Easement for ingress and egress in Instrument #1997-20513.

Release of damages as set forth in Instrument #1997-23467.

Easement to Alabama Power Company as recorded in Instrument #20040204000057760.

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Shelby County, AL 07/29/2005
State of Alabama

Deed Tax:$28.00