STATUTORY WARRANTY DEED

This instrument was prepared by

(Name) Larry L. Halcomb
3512 Old Montgomery Highway
(Address) Birmingham, Alabama 35209

Send Tax Notice To: James L. Culpepper
name
5124 Crossings Parkway
address
Birmingham, AL 35244

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 Three Hundred Eighty Nine Thousand Four Hundred Twenty Five and no/100 Dollars ($389,425.00)

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

James L. Culpepper & Angela C. Culpepper

(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 to-wit:

Lot 413, according to the Map and Survey of Caldwell Crossings, Fourth Sector-Phase One as recorded in Map Book 36, Page 28, in the Office of the Judge of Probate Of Shelby County, Alabama.

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

20061016000509900 1/3 $406.50
Shelby Cnty Judge of Probate,AL
10/16/2006 08:27:25AM FILED/CERT

Subject to taxes for 2006.

Subject to conditions on attached Exhibit "A".

Subject to items on attached Exhibit "B".

$134,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Shelby County, AL 10/16/2006
State of Alabama

Deed Tax:$389.50

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 11th day of October ~~19~~ 2006

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 11th day of October ~~19~~ 2006

Larry L. Halcomb Notary Public

My Commission Expires: 1/23/10

20061016000509900 2/3 $406.50
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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.

20061016000509900 3/3 $406.50
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EXHIBIT "B"

Taxes, assessments, or dues for the Year 2006 and subsequent years, a lien not yet due and payable.

10-foot easement along Rear lot line as shown on recorded map of said subdivision.

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 #20060426000194980, Instrument #20050413000172750, Instrument #20050322000127490, Misc. Vol. 27, Page 381 and Instrument #1997-23467.

Right of Way to Alabama Power Company recorded in Instrument #20050803000391990, Instrument #20050803000391980, Instrument #20060201000052420, Instrument #20040204000057770, Book 220, Page 67 and Book 217, Page 750.

Agreement with City of Hoover as recorded in Instrument #20050322000127490.

Easement as shown in Instrument #1993-31528 and in Instrument #1993-31529.

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 as recorded in Real 3192, page 293 in the Probate Office of Shelby County, Alabama.

Any riparian rights with respect to Moon Glow Lake bordering subject property.

Easement to the City of Hoover as shown in Instrument #2000-25987.

Power lines, drainage and other matters as shown on survey of Laurence D. Weygand dated 01/22/05.

Memorandum of Lease to ForeSite, LLC, as recorded in Instrument #20021217000632730.

Amended Restrictive Covenants for sanctuary as recorded in Instrument #20060516000230000.