

THIS INSTRUMENT WAS PREPARED BY:

ALAN C. KEITH, ATTORNEY AT LAW 2100 LYNNGATE DRIVE BIRMINGHAM, ALABAMA 35216 Send tax notice to:
Mike Richard
Cindi Richard
1012 Sandhurst Drive
Birmingham, AL 35242

WARRANTY DEED

STATE OF ALABAMA JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Three hundred ninety five thousand and 00/100 (\$395,000.00) DOLLARS [of which amount \$316,000.00 is paid from the proceeds of a purchase money first mortgage closed and recorded simultaneously herewith and \$79,000.00 is paid from the proceeds of a purchase money second mortgage closed and recorded herewith], to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Kenneth K. McCreary, and wife, Jennifer E. McCreary, who signs by her attorney in fact, Kenneth K. McCreary (herein referred to as grantors) do grant, bargain, sell and convey unto Mike Richard and Cindi Richard (herein referred to as GRANTEE) the following described real estate situated in Shelby County, Alabama to-wit:

Lot 1430, according to the Map of Highland Lakes, 14th Sector, an Eddleman Community, as recorded in Map Book 30, Page 74 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use private roadways. Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded in Instrument 1994-07111 and amended in Instrument 1996-17543 and amended in Instrument 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 14th Sector, recorded in Instrument No. 2002-539740, in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to all rights of way, easements, covenants and restrictions of record. Subject to current year ad valorem taxes, which are not yet due and payable.

TO HAVE AND TO HOLD to the said GRANTEE.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE, his (her) heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his (her) heirs and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this November 10, 2006.

(SEAL) (SEAL) (SEAL) (SEAL) Jennifer E. McCreary, who signs by her attorney in fact, Kenneth K. McCreary
ner attorn McCreary

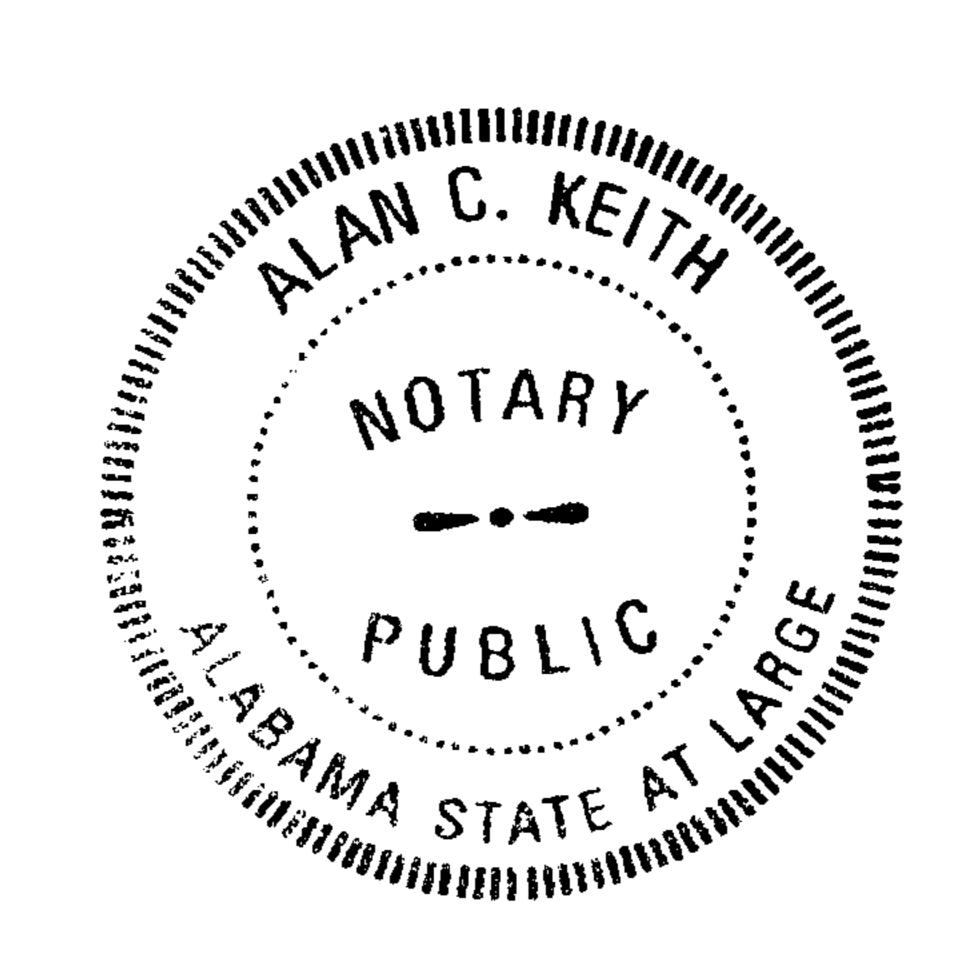
STATE OF ALABAMA
JEFFERSON COUNTY

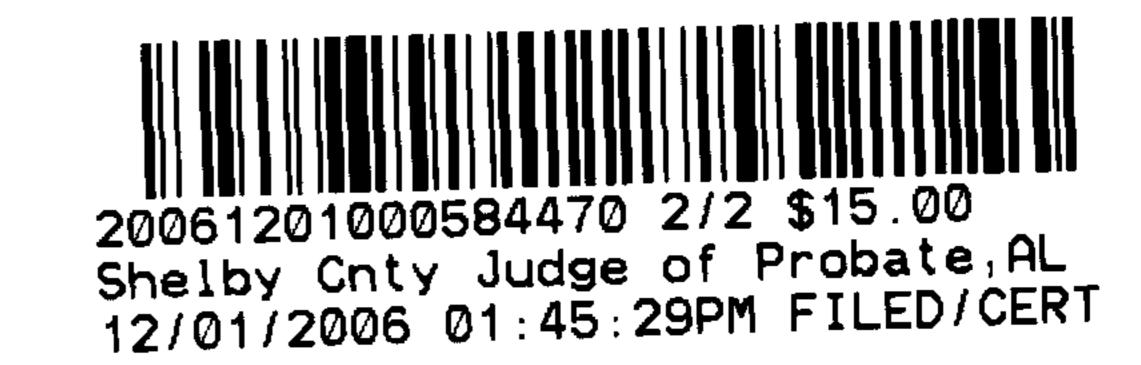
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kenneth K. McCreary, a married man, whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on November 10, 2006.

My commission expires: 4/6/08

NOTARY PUBLIC





STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public for the State of Alabama, do hereby certify that Kenneth K. McCreary, whose name as Attorney-in-Fact for Jennifer E. McCreary, a married person, is signed to the foregoing instrument, and who is known by me, acknowledged before me on this day that, being informed of the contents of said instrument, he/she in his/her capacity as such Attorney-in-Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and office seal this November 10, 2006.

Notary Public

My commission expires: 4/6/08

