

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Kenneth P. Reaves
Deborah L. Reaves

136 South Ledge
Birmingham, AL 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of three hundred sixty-five thousand and 00/100 Dollars (\$365,000.00) to the undersigned, The Bank of New York Mellon f/k/a The Bank of New York as successor to J.P. Morgan Chase Bank, NA as trustee for SAMI 2004-AR7, a corporation, (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Kenneth P. Reaves, and Deborah L. Reaves, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 1837, according to the Map of Highland Lakes, 18th Sector, Phase 1, an Eddleman Community, as recorded in Map Book 26, Page 130, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the 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 as Instrument # 1994-07111 and amended in Instrument # 1996-17543, and further 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, 18th Sector, Phase I, recorded as Instrument # 2000-15021, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantees herein assume and agree to pay.
3. Public utility easements as shown by recorded plat, including any tree bufferline as shown on recorded plat.
4. Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, which provides, among other things, for an Association to be

formed to assess and maintain the private roadways, etc. of the development; all of said covenants, restrictions and conditions being set out in instrument recorded as Instrument # 1994-07111, amended in Instrument # 1996-17543 and further amended in Inst. # 1999-31095, in said Probate Office of Shelby County, Alabama, along with Articles of Incorporation of Highland Lakes Residential Association, Inc. as recorded as Instrument 9402/3947, in the Office of the Judge of Probate of Jefferson County, Alabama.

5. Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, Eighteenth Sector, Phase I, as recorded as Instrument # 2000-15021, in said Probate Office.
6. Subdivision restrictions shown on recorded plat in Map Book 26, Page 130, provide for construction of single family residence only.
7. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out as Deed Book 81, Page 417, in said Probate Office.
8. Subject to the provision of Sections 2.3 and 2.6 of the Declaration, the property shall be subject to the following minimum setbacks:(a) Front setback: 35 feet, or as per plot plan which must be approved by the ARC;(b) Rear setback: 35 feet(c) Side setback: 8 feet
9. Right(s) of Way(s) granted to Alabama Power Company by instrument(s) recorded in Book 111, Page 408; Book 109, Page 70; Book 149, Page 380; Book 173, Page 364; Book 276, Page 670; Book 134, Page 408; Book 133, Page 212; Book 133, Page 210; Real Volume 31, Page 355 and Instrument # 1994-1186 in said Probate Office.
10. Right(s) of Way(s) granted to Shelby County, Alabama, by instrument(s) recorded in Book 196, Page 246 in said Probate Office.
11. Easement for ingress and egress to serve Highland Lakes Development executed by Highland Lakes Development, Ltd., to Highland Lakes Properties, Ltd., recorded as Instrument # 1993-15704 in said Probate Office.
12. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20081223000474480, in the Probate Office of Shelby County, Alabama.

\$ 292,000⁰⁰ of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

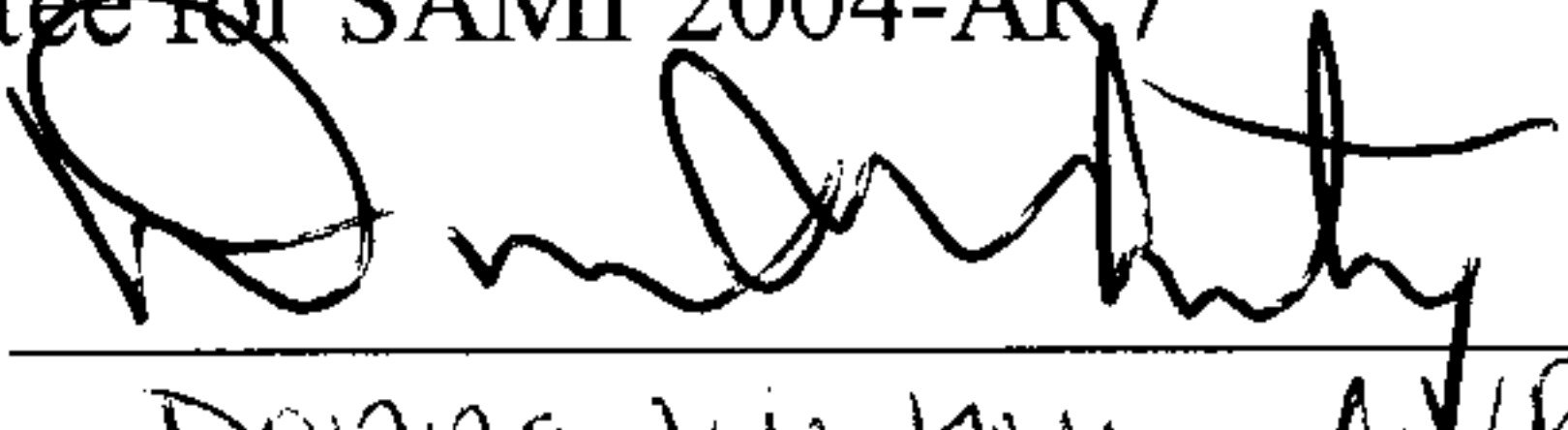
TO HAVE AND TO HOLD Unto the said Grantees, their heirs and assigns, forever.



20090717000275840 2/3 \$90.00
Shelby Cnty Judge of Probate, AL
07/17/2009 09:45:03 AM FILED/CERT

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 29 day of June, 2009.

The Bank of New York Mellon f/k/a The Bank of New York as successor to J.P. Morgan Chase Bank, NA as trustee for SAMI 2004-AR7

By: 

Its Donna Whitney, APP

STATE OF Florida

COUNTY OF Duval

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Donna Whitney, whose name as Assistant Vice President of The Bank of New York Mellon f/k/a The Bank of New York as successor to J.P. Morgan Chase Bank, NA as trustee for SAMI 2004-AR7, 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/she, 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 29 day of June, 2009.

CARRAY YOUNG
Notary Public, State of Florida
My Comm. exp. Feb. 4, 2013
Comm. No. DD 856336


NOTARY PUBLIC
My Commission expires: 2/4/13
AFFIX SEAL

2009-001287

Shelby County, AL 07/17/2009
State of Alabama
Deed Tax : \$73.00



20090717000275840 3/3 \$90.00
Shelby Cnty Judge of Probate, AL
07/17/2009 09:45:03 AM FILED/CERT