


SEND TAX NOTICE TO:  
CHANDER ARORA AND HARBHAJAN ARORA  
160 HIGHLAND VIEW DRIVE  
BIRMINGHAM, ALABAMA 35242

  
20100518000155420 1/2 \$127.00  
Shelby Cnty Judge of Probate, AL  
05/18/2010 11:09:15 AM FILED/CERT

**SPECIAL WARRANTY DEED**

THE STATE OF ALABAMA  
SHELBY COUNTY

Know All Men by These Presents: That for and in consideration of **FIVE HUNDRED SIXTY FIVE THOUSAND AND NO/100 (\$565,000.00)** in hand paid to the undersigned **CADENCE BANK, N.A.** hereinafter referred to as "Grantor") by **CHANDER ARORA AND HARBHAJAN ARORA**, (hereinafter 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 County of Shelby, State of Alabama, to-wit:

**LOT 413, ACCORDING TO THE SURVEY OF HIGHLAND LAKES 4TH SECTOR PHASE I, AS RECORDED IN MAP BOOK 19, PAGES 79 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**TOGETHER WITH NON-EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL IS 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, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 4TH SECTOR, RECORDED AS INSTRUMENT 1995-1906 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").**

**\$417,000.00 and \$35,000.00 of the purchase price received above was paid from a first and second purchase money mortgage loan closed simultaneously herewith.**

**This conveyance is made subject to any and all outstanding rights of redemption resulting from that foreclosure deed recorded in Instrument 200912300000477240 and corrected by Instrument 2010012700026920.**

Subject to easements, restrictive covenants, rights of ways as shown by public records and ad valorem taxes as shown of record.

TO HAVE AND TO HOLD to Grantee, their heirs and assigns forever.

In Witness Whereof, I/we have hereunto set our hand(s) and seal(s), this the 13<sup>th</sup> day of May, 2010.

CADENCE BANK, N.A.

BY: Scott Harris  
SCOTT HARRIS, VICE PRESIDENT

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said State, hereby certify that SCOTT HARRIS, whose name as VICE PRESIDENT of CADENCE BANK, N.A. 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 seal of office this 13<sup>th</sup> day of May, 2010

David S. Snoddy  
NOTARY PUBLIC

My commission expires:

THIS INSTRUMENT PREPARED BY:  
THE SNODDY LAW FIRM, LLC  
2871 ACTON ROAD, SUITE 201  
BIRMINGHAM, ALABAMA 35243

DAVID S. SNODDY  
MY COMMISSION EXPIRES 6/18/10