

Send tax notice to:

JAMES A. RAY
165 HIGHLAND PARK DRIVE
BIRMINGHAM, AL, 35242

This instrument prepared by:
CHARLES D. STEWART, JR.
Attorney at Law
4898 Valleydale Road, Suite A-2
Birmingham, Alabama 35242

STATE OF ALABAMA
Shelby COUNTY

2011250

Shelby County, AL 08/09/2011
State of Alabama
Deed Tax: \$17.00

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Three Hundred Forty Thousand and 00/100 Dollars (\$340,000.00) in hand paid to the undersigned, ROBERT D. GOLDMAN and SUSAN M. GOLDMAN, Husband and Wife (hereinafter referred to as "Grantors") by JAMES A. RAY and ANGELA O. RAY (hereinafter referred to as Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 1513, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 15TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 23, PAGE 133, IN THE OFFICE OF THE JUDGE OF PROBATE 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, AS RECORDED IN INSTRUMENT NO. 1994-07111 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 1ST SECTOR, RECORDED IN INSTRUMENT #1994-07112 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. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2010 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2011.
2. EASEMENTS OR CLAIMS THEREOF, WHICH ARE NOT SHOWN BY PUBLIC RECORDS.
3. ANY ENCROACHMENT, ENCUMBRANCE, VIOLATION, VARIATION, OR ADVERSE CIRCUMSTANCE AFFECTING TITLE THAT WOULD BE DISCLOSED BY AN ACCURATE SURVEY.
4. MUNICIPAL IMPROVEMENTS, TAXES, ASSESSMENTS AND FIRE DISTRICT DUES AGAINST PROPERTY.
5. ANYTHING TO THE CONTRARY NOTWITHSTANDING, THIS POLICY, DOES NOT ATTEMPT TO SET OUT ANY OWNERSHIP INTEREST IN ANY OIL, GAS AND MINERALS OR ANY RIGHTS IN CONNECTION THEREWITH.

6. SUCH STATE OF FACTS AS SHOWN ON THE PLAT OF HIGHLAND LAKES, 15TH SECTOR, AS RECORDED IN MB 23, PG, 133, SHELBY COUNTY.
7. TITLE TO ALL OIL, GAS, AND MINERALS WITHIN AND UNDERLYING THE PREMISES.
8. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT IN MB 23, PG 133, SHELBY COUNTY.
9. LAKE EASEMENT AGREEMENT EXECUTED BY HIGHLAND LAKES PROPERTIES, LTD. AND HIGHLAND LAKES DEVELOPMENT, LTD., PROVIDED FOR EASEMENTS, USE BY OTHERS AND MAINTENANCE OF LAKE PROPERTY DESCRIBED WITH INSTRUMENT NO. 1993-15705.
10. EASEMENT FOR INGRESS AND EGRESS TO SERVE HIGHLAND LAKES DEVELOPMENT EXECUTED BY HIGHLAND LAKES DEVELOPMENT, LTD. TO HIGHLAND LAKES PROPERTIES, LTD.
11. DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS BY HIGHLAND LAKES RECORDED .
12. DECLARATION OF EASEMENT BY HIGHLAND LAKES DEVELOPMENT, LTD. AND HIGHLAND LAKES RESIDENTIAL ASSOCIATION, INC.
13. RIGHT OF WAY TO THE WATER WORKS AND SEWER BOARD OF THE CITY OF BIRMINGHAM.
14. RESTRICTIONS COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENTSS RECORDED.
15. EASEMENT TO ALABAMA POWER COMPANY.
16. UNDERGROUND EASEMENT TO ALABAMA POWER COMPANY.
17. RIGHT OF WAY TO ALABAMA POWER COMPANY.
18. RIGHT OF WAY TO SHELBY COUNTY.
19. DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES 15TH SECTOR.
20. CABLE AGREEMENT.
21. EASEMENT FOR INGRESS AND EGRESS.
22. BUILDING SETBACK LINES AS SET OUT IN THE DECLARATION.

\$323,000.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the Grantee, its successors and assigns forever. The Grantor does for itself, its successors and assigns, covenant with the Grantee, its successors and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as shown above; that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said Grantor, has hereunto set his/her hand and seal this the 21st day of July, 2011.


ROBERT D. GOLDMAN

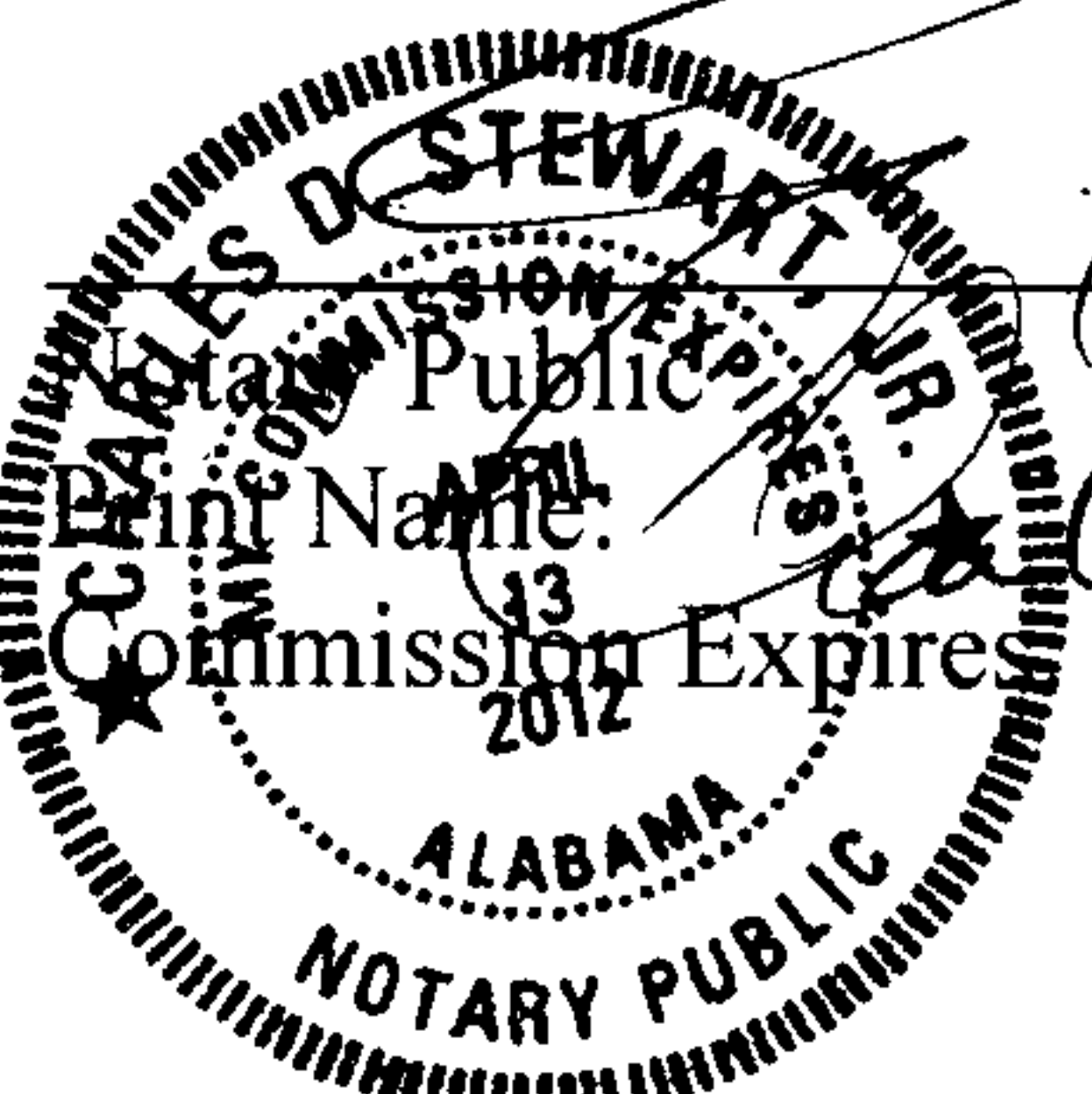

SUSAN M. GOLDMAN

STATE OF ALABAMA
COUNTY OF SHELBY

20110809000232730 3/3 \$35.00
Shelby Cnty Judge of Probate, AL
08/09/2011 08:50:25 AM FILED/CERT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that ROBERT D. GOLDMAN and SUSAN M. GOLDMAN, whose name are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 21st day of July, 2011.


Charles D. Stewart Jr
4-13-12