Grantor:

Cadence Bank, N.A., as successor by way of merger to Superior Bank, National Association, a national banking association 17 North 20th Street St., Suite 660 Birmingham, AL 35203

Grantee: Victor L. Smith 172 Sterling Gate Drive

Alabaster, AL 35007

**Property Address:** 172 Sterling Gate Drive Alabaster, AL 35007

Date of Sale: November 30, 2012

Total Purchase Price: \$243,000.00

Purchase Price Verification: See deed below

THIS INSTRUMENT PREPARED BY: Richard W. Theibert, Attorney Najjar Denaburg, P.C. 2125 Morris Avenue Birmingham, Alabama 35203

20121211000474200 1/3 \$42.50 Shelby Cnty Judge of Probate, AL 12/11/2012 01:55:17 PM FILED/CERT

Send Tax Notice to: Victor L. Smith

STATE OF ALABAMA )	
)	STATUTORY WARRANTY DEED
SHELBY COUNTY )	

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Two Hundred Forty-Three Thousand and No/100, (\$243,000.00) Dollars, in hand paid by the grantees herein, the receipt whereof is acknowledged, Cadence Bank, N.A., as successor by way of merger to Superior Bank, National Association, a national banking association, (herein referred to as "GRANTOR"), does grant, bargain, sell and convey unto Victor L. Smith, (herein referred to as "GRANTEE") the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 50, according to the Final Plat Sterling Gate, Sector 2, Phase 2, as recorded in Map Book 36, Page 86, in the Probate Office of Shelby County, Alabama.

## SUBJECT TO:

- Ad valorem taxes for the year, 2013, not yet due and payable.
- Restrictions, public utility easements, and building setback lines as shown on recorded map and survey of Sterling Gate, Sector 2, Phase 2, as recorded in Map Book 36, Page 86, in the Office of the Judge of probate of Shelby County, Alabama. NOTE: Map Book 36, Page 86 shows the following reservation: Sink Hole Prone Areas - The Subdivision shown herein including lots and streets, lies in an area where natural lime sinks may occur. Shelby County, the Shelby County Engineer, the Shelby County Planning Commissioner and the individual members thereof and all other agents, servants, or employees of Shelby County, Alabama, make no representations that the subdivision lots and streets are safe or suitable for residential construction, or for any other purpose whatsoever. "Area underlain by limestone and thus may be subject to lime sink activity".

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Shelby County: AL 12/11/2012 State of Alabama

Deed Tax: \$24.50

- 3. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
- 4. Right of way to Alabaster Water & Gas Board recorded in Real 124, Page 255, in the Office of the Judge of Probate of Shelby County, Alabama.
- Rights, if any, conveyed to board of Revenue, Shelby County, Alabama by deed dated 07/16/1923, recorded in Deed Book 76, Page 324, and Deed Volume 234, Page 767, in the Office of the Judge of Probate of Shelby County, Alabama.
- Easement to Southern Natural Gas Corporation, as recorded in Deed Book 90, Page 445, and in Deed Book 90, Page 333, in the Office of the Judge of Probate of Shelby County, Alabama.
- Easement to Alabama Power Company recorded in Instrument Number 2006020100052440, in the Office of the Judge of Probate of Shelby County, Alabama.
- 8. Right of way to Shelby County recorded in Deed Book 280, Page 336, and in Deed Book 280, Page 340, in the Office of the Judge of Probate of Shelby County, Alabama.
- 9. Restrictive covenants recorded in Instrument Number 1995-3878; Amended and Restated Declaration of Protective Covenants for Sterling Gate and Cedar Grove at Sterling Gate, recorded in Instrument Number 20050524000253230; 1st Amendment recorded in Instrument Number 20051003000512870; 2nd Amendment recorded in Instrument Number 20060215000075970, in the Office of the Judge of Probate of Shelby County, Alabama.
- 10. Change of Homeowner's Association name as recorded in Instrument Number 1995-9508, in the Office of the Judge of Probate of Shelby County, Alabama.
- Amendment to Declaration of Protective Covenants Sterling Gate Sector 1 as recorded in Instrument Number 1995-9508, in the Office of the Judge of Probate of Shelby County, Alabama.
- 12. Amendment to Declaration of Protective Covenants Sterling Gate Sector 1 as recorded in Instrument Number 1997-15575, in the Office of the Judge of Probate of Shelby County, Alabama.
- Amendment to Declaration of Protective Covenants Sterling Gate Sector 1 as recorded in Instrument Number 1998-38707, regarding item 4, in the Office of the Judge of Probate of Shelby County, Alabama.
- 14. Amendment to Declaration of Protective Covenants Sterling Gate Sector 1 as recorded in Instrument Number 2000-2330, regarding item 4, in the Office of the Judge of Probate of Shelby County, Alabama.
- 15. Amended and Restated Declaration of Protective Covenants for Sterling Gate Subdivision and Cedar Grove at Sterling Gate as recorded in Instrument Number 20050524000253230, in the Office of the Judge of Probate of Shelby County, Alabama.

\$218,700.00 of the purchase price recited above was paid from the proceeds of purchase money mortgages executed simultaneously with delivery of this deed.

TO HAVE AND TO HOLD to the said GRANTEE, his heirs and assigns forever.

GRANTOR makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the GRANTOR has neither permitted or suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the GRANTOR.

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IN WITNESS WHEREOF, Cadence Bank, N.A., as successor by way of merger to Superior Bank, National Association, a national banking association, by Cynthia Bush whose name as Vice President, has hereto set her signature and seal, this 30th day of November, 2012.

Cadence Bank, N.A., as successor by way of merger to Superior Bank, National Association, a national banking association

Cynthia Bush

(SEAL)

Its: Vice President

STATE OF ALABAMA )
CORPORATE ACKNOWLEDGMENT
JEFFERSON COUNTY )

I, the undersigned, a Notary Public, in an for said County and State hereby certify that Cynthia Bush whose name as Vice President of Cadence Bank, N.A., as successor by way of merger to Superior Bank, National Association, a national banking association, 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 such conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of the said corporation.

Given under my hand and official seal this 30th day of November, 2012.

Notary Public

My commission expires:

[notarial seal]

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