This instrument was prepared by

JAMES R. MONCUS, JR., ATTORNEY

(Name) JAMES R. MONCUS, JR., ATTORNEY This instrument was prepared by

SEND TAX NOTICE TO: JOHN CALDWELL 1997 LAKEMONT DRIVE BESSEMER ALABAMA 35023

(Address) 1318 ALFORD AVENUE, SUITE 102, BIRMINGHAM, ALABAMA 35226

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF JEFFERSON

That in consideration of ONE HUNDRED SEVENTY FIVE THOUSAND NINE HUNDRED AND NO/100 DOLLARS (\$175.900.00

to the undersigned grantor, GARDNER BROTHERS HOMEBUILDERS, INC. a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto JOHN CALDWELL AND CHARLENE CALDWELL

(herein 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 SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 24, ACCORDING TO THE SURVEY OF SOUTHPOINTE, FOURTH SECTOR, AS RECORDED IN MAP BOOK 13, PAGE 41, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS-OF-WAY OF RECORD.

\$129,000.00 OF THE ABOVE RECITED PURCHASE PRICE WAS PAID FROM A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

1.00

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances,

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 said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

President. IN WITNESS WHEREOF, the said GRANTOR, by its 19 90 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 12TH day of JANUARY

ATTEST:

INSTRUMENT WAS FILED

ALABAMA STATE OF **JEFFERSON** COUNTY OF

90 JAN 17 AM 10: 47

Johnson a Snowing for THE UNDERSIGNED

a Notary Public in and for said County in said

GARDNER BROTHERS HOMEBUILDERS, INC.

State, hereby certify that BROTHERS HOMEBUILDERS, INC. 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, 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 thel 2TH

JANUARY day of

19 90

FORM NO. LT004

THE PROPERTY OF THE PARTY OF TH