This instrument was prepared by

(Name JAMES A. HOLLIMAN, ATTORNEY 3821 Lorna Road, Suite 110

SEND TAX NOTICE TO: THOMAS G. SNIDER 1646 South Pointe Birmingham, AL. 35023

(Address) Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of ONE HUNDRED SEVENTY-SIX THOUSAND NINE HUNDRED AND NO/100 (\$176,900.00)DOLLARS

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

THOMAS G. SNIDER and CARLA J. SNIDER

(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 the County of Shelby, State of Alabama, to-wit:

Lot 11, according to the Survey of Southpointe, First Sector, as recorded in Map Book 11, Page 83, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1990 and subsequent years.
(2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights.

\$141,500.00 of the purchase price of the property described herein has been paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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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 aurvivor 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.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Gary Garnder who is authorized to execute this conveyance, has hereto set its signature and seal, this the lat day of July 1990.

ATTEST:

GARDNER BROTHERS HOMEBUILDERS, INC.

Gary /Gardner

STATE OF ALA. SHELBY CO. I. CERTIFY THIS INSTRUMENT WAYOF ILED

President

STATE OF ALABAMA (COUNTY OF JEFFERSON

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I, the undersigned authorityOBATE

a Notary Public in and for said County in said

State, hereby certify that Cary Gardner whose name as President of GARDNER 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 the 31st

July 19 90.

Notary Public

My Commission Expires: 3-70-93