

This instrument was prepared by:
(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:
(Name) Robert E. Garner
(Address) 913 Water Willow Court
Birmingham, AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA }
Shelby COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Four Hundred Seven Thousand Five Hundred and no/100 (\$407,500.00)---DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we, Robert J. North and wife, Dorothy E. North (herein referred to as grantors), do grant, bargain, sell and convey unto Robert E. Lee Garner and wife, Suzanne M. Garner (herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Inst # 1996-25713

Lot 3026, according to the Survey of Riverchase Country Club, 30th Addition as recorded in Map Book 13, page 88, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$ 362,600.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-25713

08/09/1996-25713
08:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 53.50

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever, it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s) this 26th day of July, 1996.

WITNESS

(Seal)

(Seal)

(Seal)

Robert J. North (Seal)
Robert J. North
Dorothy E. North (Seal)
Dorothy E. North

STATE OF ALABAMA }
Shelby County } General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Robert J. North and wife, Dorothy E. North, whose name is are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 26th day of July, AD. 19 96.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Mar. 12, 1997.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.
My Commission Expires: _____
Notary Public