

Send Tax notice to:
Sin Chean Yoe
Patricia H. Oh
1073 Oak Tree Road
Birmingham, Alabama 35244

This instrument was prepared by

(Name) Holliman, Shockley & Kelly
2491 Pelham Parkway
(Address) Pelham, AL 35124



This Form furnished by:

Cahaba Title, Inc.

Highway 31 South at Valleydale Rd., P.O. Box 680
Pelham, Alabama 35124
Phone (205) 988-6444
Policy Issuing Agent for
SAFECO Title Insurance Company

Inst # 1997-13306

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF Shelby

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Three Hundred Four Thousand and no/100(\$304,000.00) Dollars

to the undersigned grantor, Gardner Brothers Homebuilders, Inc., a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Sin Chean Yoe and Patricia H. Oh

(herein referred to as GRANTEEES) 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 3114, according to the survey of Riverchase Country Club, 31st Addition,
as recorded in Map Book 18, Page 122, in the Office of the Judge of Probate
of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 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.

\$ 214,600.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

\$ 58,696.00 of the purchase price recited above was paid from the proceeds of a
second mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-13306

04/30/1997-13306
11:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

TO HAVE AND TO HOLD, To the said GRANTEEES 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 con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns; that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the said GRANTOR, by its President, Garry Gardner
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 7th day of April 1997

ATTEST:

Gardner Brothers Homebuilders, Inc.

Garry Gardner
President

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority a Notary Public in and for said County in said
State, hereby certify that Garry 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 7th day of April 1997

Form ALA-33

8-29-98

Notary Public