

WARRANTY DEED**STATE OF ALABAMA,
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESENTS, that in consideration of ONE HUNDRED TWENTY SIX THOUSAND FIVE HUNDRED (\$126,500.00) to the undersigned grantor, **CORNERSTONE PROPERTIES**, a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto **PETER A. LUDWIG and LAURA A. LUDWIG, HUSBAND AND WIFE** (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, and State of Alabama, to-wit:

LOT 3, ACCORDING TO THE MAP AND SURVEY OF SHELBY FOREST ESTATES, AS RECORDED IN MAP BOOK 21, PAGE 117 A&B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, to the said GRANTEES for and during their joint lives upon the death of either of them, then to the survivor of them in fee simple, and to their 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 it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as hereinabove provided, 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 and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by DONALD M. ACTON, PRESIDENT who is authorized to execute this conveyance, has hereto set its signature and seal, this the 10th day of October, 1997.

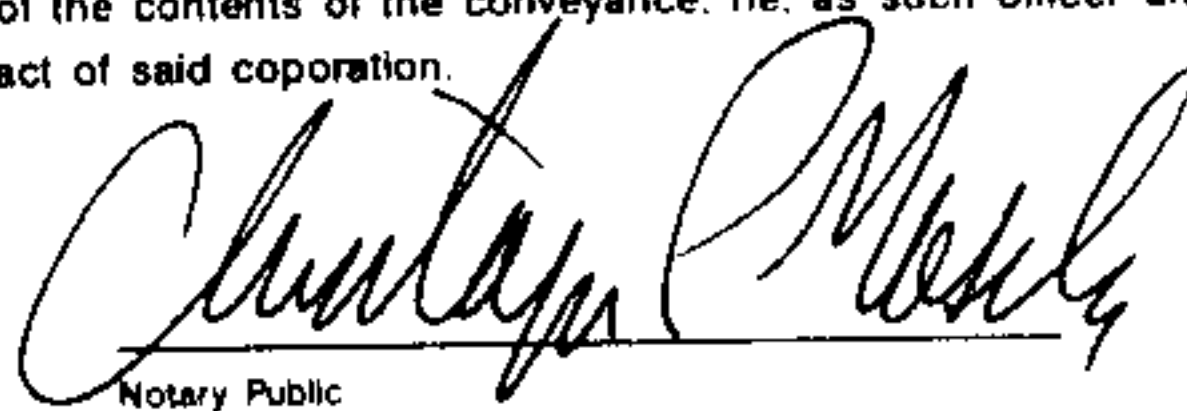
ATTEST:

CORNERSTONE PROPERTIESBY: **DONALD M. ACTON, PRESIDENT**

STATE OF ALABAMA)
~~SHELBY~~ COUNTY)
Jefferson

I, the undersigned, a Notary Public in and for said State hereby certify that **DONALD M. ACTON** whose name as PRESIDENT of CORNERSTONE PROPERTIES, 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 the 10th day of October, 1997.



Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES OCTOBER 27, 1997

Prepared by:

S. Kent Stewart, Stewart & Associates, P.C.
3800 Colonnade Parkway #650
Birmingham, AL 35243

10/22/1997-34233
09:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 34.00

IN 54 # 1997-34233