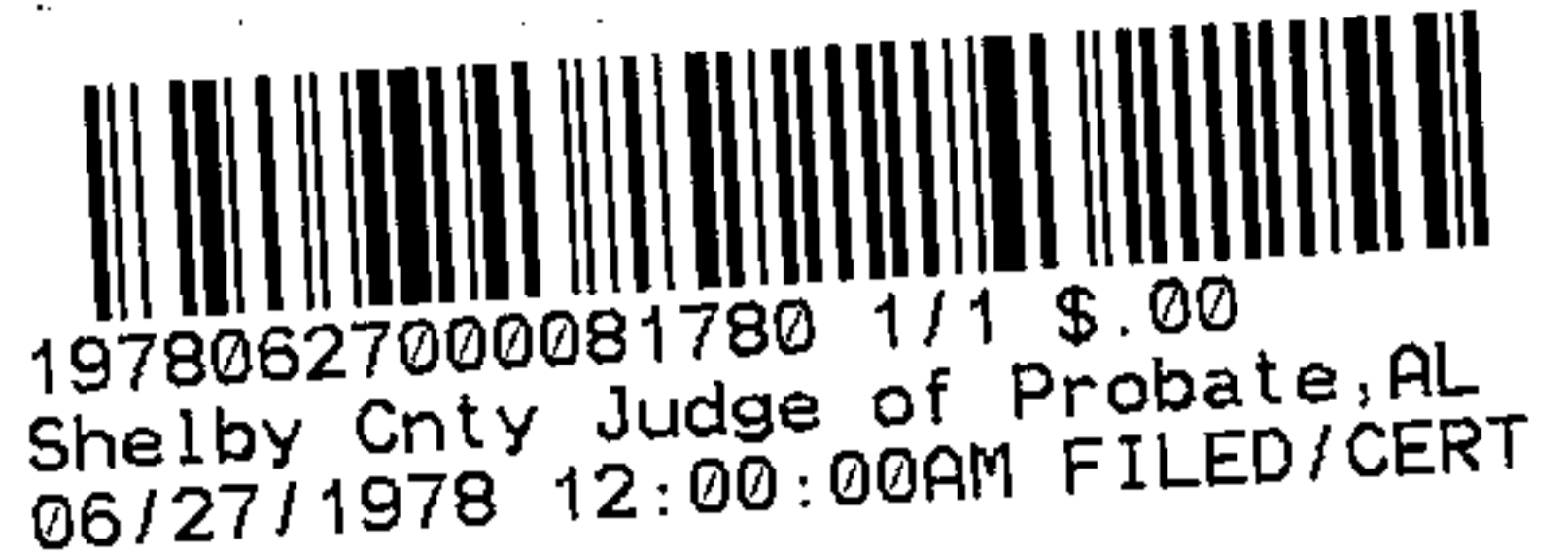


THIS INSTRUMENT WAS PREPARED BY:

Name: Nancy E. Johannaber
Address: 47 Perimeter Center E., NE; Suite 650; Atlanta, GA 30346

STATE OF ALABAMA)
COUNTY OF SHELBY)

D E E D



KNOW ALL MEN BY THESE PRESENTS, that in consideration of SIXTY FIVE THOUSAND NINE HUNDRED SIXTY FOUR DOLLARS AND NO CENTS (\$65,964.00) to the undersigned GRANTOR, 2154 TRADING CORPORATION, a corporation, D/B/A INVERNESS, (herein "GRANTOR"), in hand paid by RICHARD E. ALLARD AND CHERYL B. ALLARD (WIFE) to be held jointly with the Right of Survivorship (herein referred to as "GRANTEE"), the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto the said GRANTEE, the following described real estate, situated in Shelby County, Alabama, to-wit:

The North 3.7 feet of Lot 37 and Lot 38, Block 1, according to the Plat of Selkirk, a subdivision of Inverness, as recorded in Map Book 6, Page 163, in the Office of the Judge of Probate of Shelby County, Alabama.

This conveyance is subject to the following:

1. Ad valorem taxes due and payable October 1, 1978.
2. Said property is subject to those protective covenants or restrictions recorded in Miscellaneous Book 21, Pages 10-22, in the Office of the Judge of Probate of Shelby County, Alabama.
3. Easements, rights of way, and set-back lines of record.
4. Mineral and mining rights not owned by GRANTOR.
5. Any applicable zoning ordinances.

\$59,300.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.
TO HAVE AND TO HOLD, to the said GRANTEE, its successors and assigns forever.

IN WITNESS WHEREOF, the GRANTOR has caused this conveyance to be executed by the respective duly authorized officers thereunto on this 22nd day of May, 19 78.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED
1978 JUN 27 AM 8:42
2154 TRADING CORPORATION
Vice President
Deputy 379-751
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ralph F. Lewis, whose name as Vice President of 2154 Trading Corporation, 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 22nd day of May, 19 78.

Patricia A. Thomas
Notary Public
Notary Public Georgia
My Commission Expires

Byrum & Byrum