

Send tax notice to
Carrie Lee Lankford and
Virginia P. Etheridge
4022 Saddle Run Circle
Helena, Alabama 35080

This instrument prepared by
Charles A.J. Beavers, Jr.
Bradley, Arant, Rose & White
1400 Park Place Tower
Birmingham, Alabama 35203

775

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Eighty-Seven Thousand and no/100 Dollars (\$87,000.00) in hand paid to the undersigned Gibson-Anderson-Evins, Inc., an Alabama corporation, (hereinafter referred to as "Grantor") by Carrie Lee Lankford and Virginia P. Etheridge, (hereinafter referred to "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the said Grantor does, by these presents, grant, bargain, sell, and convey unto the said Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 28, according to the survey of Saddle Run Subdivision, as recorded in Map Book 11, Page 28, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1991.
2. Title to all minerals of every kind and character, within and underlying the premises, together with mining rights and other rights, privileges and immunities relating thereto, as recorded in Vol. 79, Page 265, in said Probate Office.
3. A 20 foot building setback line from Saddle Run Circle.
4. A 10 foot easement along the northerly side of subject property as shown by recorded plat.
5. Restrictions as recorded in Book 144, Page 124.
6. Right of way as recorded in Book 142, Page 195, Vol. 101, Page 551, Vol. 112 Page 49 and Vol. 263, Page 48.
7. Restrictive covenants to Ala. Power Co as recorded in Real 145 Page 705.
8. Agreement as to underground cables as recorded in Real 145, Page 712.
9. Right of way to Shelby County as recorded in Vol. 135, Page 364.
10. Condemnation by Ala. Power Co. in Lis Pendens as recorded in Vol. 5, Page 265.
11. Easements, restrictions, conditions and rights-of-way of record.

(\$30,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

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TO HAVE AND TO HOLD to 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 said Grantor does for itself, its successors and assigns, covenant with the said Grantees, their heirs, executors, and assigns, that it 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 Gibson-Anderson-Evins, Inc., by L. S. Evins, III, its President, who is authorized to execute this conveyance, has hereunto set its signature and seal on this the 7th day of November, 1990.

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Gibson-Anderson-Evins, Inc.

BY:



L. S. Evins, III
Its President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a notary public in and for said county in said state, hereby certify that L. S. Evins, III, whose name as President of Gibson-Anderson-Evins, Inc., an Alabama 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 President and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 7th day of November, 1990.



Notary Public

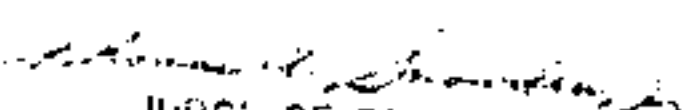
My commission expires: 11-13-90

[NOTARIAL SEAL]

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STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 NOV -9 PM 12: 15


JUDGE OF PROBATE

| | |
|------------------|-------|
| 1. Deed Tax | 57.00 |
| 2. Mtg. Tax | |
| 3. Recording Fee | 7.50 |
| 4. Indexing Fee | 3.00 |
| 5. No Tax Fee | |
| 6. Certified Fee | 1.00 |
| Total | 68.50 |