

This Form furnished by:

Cahaba Title, Inc.

Highway 31 South at Valleydale Rd., P.O. Box 689
Pelham, Alabama 35124
Phone (205) 988-5800
Policy Issuing Agent for
SAFECO Title Insurance Company



Inst # 1997-05442

This instrument was prepared by

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

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 Thirty Two Thousand Four Hundred and no/100 (\$32,400.00) Dollars

to the undersigned grantor, Envirobuild, Inc. 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

Scott Owens and wife, Tina Owens

(herein referred to as GRANTEE) for and during their joint lives and upon the death of either of them, ~~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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF AS IF SET FORTH IN FULL.
HEREIN FOR THE COMPLETE LEGAL DESCRIPTION OF THE PROPERTY BEING CONVEYED BY
THIS INSTRUMENT.

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.

Scott Owens is one and the same as Scott Owen.

Tina Owens is one and the same as Tina Owen, Tina W. Owen, and Tina Weeks Owen.

\$ 26,720.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

02/20/1997-05442
02:00 PM CERTIFIED
SHELBY COUNTY ALA. CLERK
17.00
02 NO.

TO HAVE AND TO HOLD, To the said GRANTEE 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
GRANTEES, 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 GRANTEE, their heirs, executors and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the said GRANTOR, by its Sec/Treas.
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 4th day of February 19 97

ATTEST:

R. M. Nicholson

Secretary

X
ny

President

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned a Notary Public in and for said County in said
State, hereby certify that R. M. Nicholson
whose name as Sec./Treas. ~~Envirobuild, Inc.~~ of Envirobuild, 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 4th day of February 19 97

Form ALA-33

8-29-98

Notary Public

Exhibit "A"

Unit 40, in the Saddle Lake Farms Condominium, a Condominium, located in Shelby County, Alabama, as established by Declaration of Condominium as recorded in Instrument 1995-17533 and Articles of Incorporation of Saddle Lake Farms Association, Inc. as recorded in Instrument 1995-17530, in the office of the Judge of Probate of Shelby County, Alabama together with an undivided 1/174 interest in the common elements of Saddle Lake Farms Condominium as set out in the said Declaration of Condominium, said Unit being more particularly described in the floor plans and Architectural drawings of Saddle Lake Farms Condominium as recorded in Map Book 20, page 20 A & B, in the Probate Office of Shelby County, Alabama.

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02/20/1997-05442
02:00 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 17.00