

SEND TAX NOTICES TO:

David C. Tanner
Kathy J. Tanner
4029 Water Willow Lane
Birmingham, AL 35244

WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Three Hundred Thirty-Five Thousand and No/100 Dollars (\$335,000.00) to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, **MICHAEL R. WOLFHARD, A SINGLE MAN**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto **DAVID C. TANNER and KATHY J. TANNER** (herein referred to as "Grantee"), as joint tenants with rights of survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 3014, according to the Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13, Page 88 A and B, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, covenants, rights of way of record; taxes for 1997 and subsequent years not yet due and payable.

\$268,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan recorded simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for himself, his heirs and executors, successors and assigns, covenant with said Grantee, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and his heirs and executors, successors and assigns shall warrant and defend same to said Grantee, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

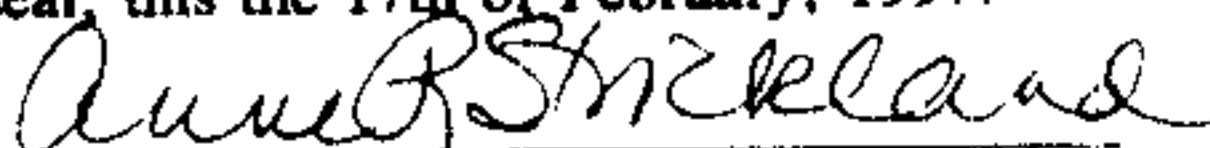
IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 17th day of February, 1997.


MICHAEL R. WOLFHARD (GRANTOR)

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **MICHAEL R. WOLFHARD**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 17th of February, 1997.


NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/97

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, AL 35244
(205) 733-1303

Inst # 1997-05479

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08:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 75.50

Inst # 1997-05479