

Subject to the following:

1. Taxes due and payable October 1, 1997, and subsequent years.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.
3. Twenty foot easement as recorded in Map Book 7, Page 59, and as shown on survey by J. Albert Hill, dated December 20, 1995.
4. Twenty foot driveway easement as shown on survey by J. Albert Hill, dated December 20, 1995.
5. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed to First Federal Bank, a Federal Savings Bank, dated the 15th day of August, 1997, and recorded in Instrument #1997-26114, in the Probate Office of Shelby County, Alabama, of that certain mortgage executed by Legacy Homebuilders, Inc. to First Federal Bank, a Federal Savings Bank, recorded in Instrument #1996-01448, under and in accordance with the laws of the State of Alabama or United States of America.

TO HAVE AND TO HOLD, TO THE SAID GRANTEES 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 all and singular tenements, hereditaments, and appurtenances thereunto belonging or anywise appertaining unto their heirs, successors and assigns forever.

IN WITNESS WHEREOF, the said GRANTOR by its Construction Loan Manager, J. Lee Griffin, who is authorized to execute this conveyance, has hereto set its signature and seal, this the

19th day of September, 1997.

FIRST FEDERAL BANK,
A FEDERAL SAVINGS BANK

By: [Signature]
Its Construction Loan Manager

STATE OF ALABAMA)
:
JEFFERSON COUNTY)

I, the undersigned authority, a notary public in and for said County and State, hereby certify that J. Lee Griffin, whose name as Construction Loan Manager of First Federal Bank, a Federal Savings Bank, is signed to the foregoing conveyance, and who is known to me, acknowledge before me on this day, that being informed of the contents of this conveyance, he, as such officer and with full authority, has executed the same voluntarily on the day the same bears date.

Given unto my hand an official seal this the 19 day of September, 1997.

Frank H. Tomlinson
Notary Public

My Commission Expires: 9/8/2001

THIS INSTRUMENT PREPARED BY
F. HILTON-GREEN TOMLINSON
PRITCHARD, McCALL & JONES
800 FINANCIAL CENTER
BIRMINGHAM, ALABAMA 35203

Inst # 1997-30607

09/23/1997-30607
10:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 203.50