send tax notice to: Paymond Cardwell
90 Tecumseh Place
Montevallo, Alabama 3215

STATE OF ALABAMA

SHELBY COUNTY

WARRANTY DEED: JOINT TENANCY WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, that, Raymond Cardwell, as President and Authorized Agent for Cardwell Construction, Inc., hereinafter called "Grantors", does hereby GRANT, BARGAIN, SELL AND , hereinafter called "Grantees" CONVEY unto Raymond Cardwell and his wife, Myra Cardwell for and during their joint lives and upon the death of either of them, then 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:

Lot 11, according to the Survey of Shoal Creek Highlands, First Sector, as recorded in Map Book 13 page 39 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

SUBJECT TO:

Restrictions, convenants and conditions as set out in instrument(s) recorded in Real 339 Page 410 in Probate Office.

Agreement with Alabama Power Company as to underground cables recorded in Real 210 Page 425 and convenants pertaining thereto recorded in Real 210 Page 424 in Probate Office.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating therero, including rights set out in Deed 321 Page 993 in Probate

This conveyance is subject to all easements, rights-of-ways and restrictions of record, if any, affecting said Office.

TO HAVE AND TO HOLD to the said Grantees in fee simple forever, for and during their joint lives and property. upon the death of either of them, then the survivor in fee simple, and to the heirs of such survivor forever, together with every contingent remainder and right of reversion.

The Grantors, do individually and for the heirs, executors, and administrators of the Grantors covenant with said Grantees and the heirs and assigns of the Grantees, that the Grantors are lawfully seized in fee simple of said premises; that said premises are free from all encumbrances, unless otherwise noted above; that the Grantors have a good right to sell and convey the said premises; that the Grantors and the heirs, executors, administrators of the Grantors shall warrant and defend the said premises to the Grantees and the heirs and assigns of the Grantees forever. against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantors have executed this Deed and set the seal of the Grantors thereto on this date the 12 day of November, 1997 at 831 Island Street, Montevallo, Alabama.

GRANTORS

Raymorid Cardwell, President/Authorized Agent

Cardwell Construction, Inc.

STATE OF ALABAMA

SHELBY COUNTY

ACKNOWLEDGMENT

1, Chris Smitherman, a Notary Public for the State at Large, hereby certify that the Raymond Cardwell, acting as Authorized Agent/President of Cardwell Construction, Inc., who signed to the foregoing Warranty Deed, who is(are) known to me, acknowledged before me on this day that, being informed of the contents of the Deed, that said person(s) executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 1 Zday of November, 1997.

NOTARY PUBLIC

My Commission Expires: 5-13-2000

THIS INSTRUMENT PREPARED BY CHRISTOPHER R SMITHERMAN ATTORNEY AT LAW 831 ISLAND STREET (205) 665-4357

Inst # 1997-37541

11/18/1997-37541 08:32 AM CERTIFIED SHELBY COUNTY MUSCE OF PROBATE 10.50 DOL HED