This instrument was prepared by

Holliman, Shockley & Kelly

2491 Pelham Parkway .

(Address) Pelham, AL 35124 Tell 1888 1888 1888

ORATION FORM WARRANTY DEED, JOINTLY FOR LIPE WITH BRWAINDER TO RUBYLYDE

STATE OF ALABAMA

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

SEND TAX NOTICE TO:

Alan Gardner

Francie Gardner

COUNTY OF SHELBY

KNOW ALL MEN DY THESE PRESENTS.

Fourty Thousand, Nine Hundred and no/100------DOLLARS That in consideration of

in the undersigned granter, Envirobuild, Inc. therein referred to an GRANTOR), in hand pabl by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Alan Gardner and wife Francie Gardner Φ (herein referred to an GRANTEES) 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. altumied 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.

\$ 40,900.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1998-02000

01/21/1998-02000 09:24 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

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 helps and assigns of such survivor forever, together with every conthegent remainder and right of reversion. And said GRANTOR does for Baelf, its successors and assigns, covenant with said GRANTEES, their being and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-

that it has a good right to sell and convey the same as aforcastd, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their beirs, executors and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the said GRANTOR, by its Secretary who is nuthurland to execute this conveyance, has bereto set its signature and seal, this the 15th day of December

APPEST:

Charles N. Sanders

STATE OF ALABAMA

COUNTY OF

the undersigned authority a Notary Public in and for said County in said State, bereby certify that Charles N. Sénders

whose name as Vice President Envirobuild, inc. of 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 comporation,

Given under my hand and official seal, this the

15th day of

December

10 97

FORMING LIGGS

Unit 69, 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.

Inst # 1998-02000

01/21/1998-02000 09:24 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 MCD 12.00