

This Instrument Was Prepared By:  
DICKERSON & MORSE  
Attorneys-at-Law  
1920 Valleydale Road  
Birmingham, Alabama 35244

STATE OF ALABAMA  
COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR  
LIFE WITH REMAINDER TO  
SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of ONE HUNDRED TWELVE THOUSAND DOLLARS AND 00 CENTS (US\$112,000.00) to the undersigned GRANTOR in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, Melinda K. Gagliardi, a single woman by Francis Robertson her Attorney-in-Fact, (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Russell L. Tate and wife, Julie B. Tate, (hereinafter referred to as GRANTEEES), 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 the County of Shelby and State of Alabama, to-wit:

Lot 27, according to the Survey of Royal Pines, as recorded in Map Book 11 page 51 in the Judge of Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Note: \$110,399.00 of the above purchase price is in the form of a Mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEEES 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 contingent remainder and right of reversion.

And said GRANTOR does for herself, her successors and assigns covenants with the said GRANTEEES, their heirs and assigns, that she is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that she has a good right to sell and convey the same as aforesaid; that she will and her heirs and assigns shall, warrant and defend the same to the said GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I has hereunto set my hand and seal on this the 27<sup>TH</sup> day of FEBRUARY, 1998.

*Melinda K. Gagliardi by Francis Robertson her Attorney-in-Fact*

Melinda K. Gagliardi by Francis Robertson her Attorney-in-Fact

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, the undersigned, a notary public in and for said county in said state, hereby certify that Melinda K. Gagliardi, a single woman by Francis Robertson her Attorney-in-Fact, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 27 day of FEBRUARY, 1998.

*G. Wray Morse*  
G. Wray Morse  
Notary Public

My Commission Expires: 9/10/00

Inst # 1998-07450

03/04/1998-07450  
11:07 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOE MCD 10.50

03420-0661 \* 1998-07450