

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
FILLMORE L. GILMER
VICKI SWINDLE GILMER
4120 Kesteven Drive
Birmingham, AL 35242

STATE OF ALABAMA}
COUNTY OF SHELBY}

1998-17480
Warranty Deed/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **TWO HUNDRED EIGHTY-SEVEN THOUSAND NINE HUNDRED DOLLARS AND NO/100's (\$287,900.00)** to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of whereof is acknowledged, I/we TERRY J. BORDEN and wife, JENNIFER M. BORDEN, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **FILLMORE L. GILMER and VICKI SWINDLE GILMER** (herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 213, according to the Map and Survey of Brook Highland, an Eddleman Community, 6th Sector, 4th Phase, as recorded in Map Book 15, Page 106, in the Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1998 and subsequent years not yet due and payable until October 1, 1998. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$214,500.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES as joint tenants, with right of survivorship, their heirs 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 herein 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 I/we do for myself/ourselves and for my/our heirs, executors, and administrators, covenant with said GRANTEEES their heirs and assigns, that I am/we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereto set my/our hand(s) and seal(s), this the 7th day of May, 1998.


TERRY J. BORDEN

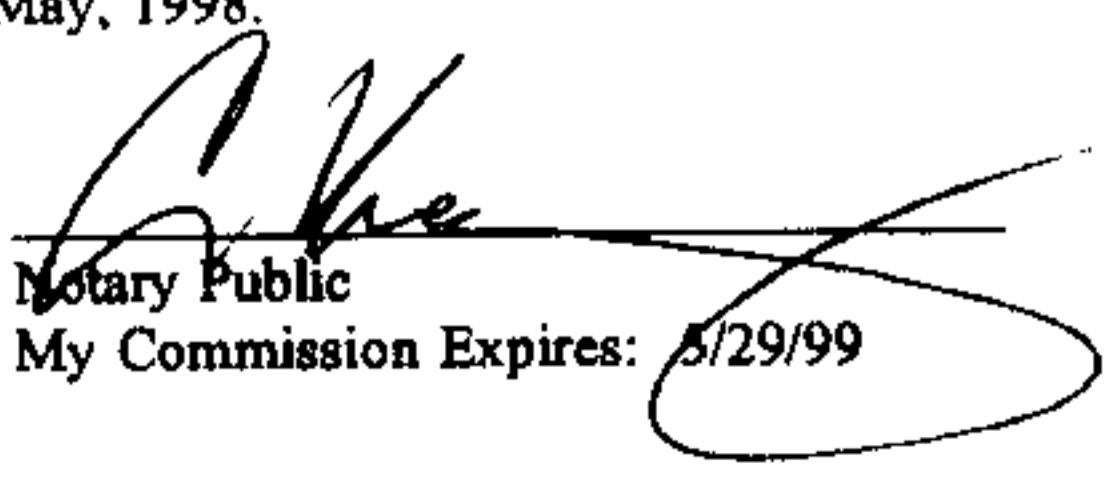
JENNIFER M. BORDEN

05/13/1998-17480
08:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
82.00

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that TERRY J. BORDEN and JENNIFER M. BORDEN, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 7th day of May, 1998.


Notary Public
My Commission Expires: 5/29/99