

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

KENNETH W. RIDDLE
4923 APPALOOSA TRAIL
BIRMINGHAM, AL 35242

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED EIGHTY THREE THOUSAND DOLLARS and 00/100 (\$183,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JIMMY CRAIG CARTER and ZILLAH T. CARTER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto KENNETH W. RIDDLE and LISA J. RIDDLE, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

A PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 19 SOUTH, RANGE 2 WEST, SITUATED IN SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGIN AT THE SOUTHWEST CORNER OF NORTHWEST QUARTER OF NORTHEAST QUARTER OF SAID SECTION 22; THENCE IN A NORTHERLY DIRECTION ALONG WEST BOUNDARY OF SAID QUARTER-QUARTER SECTION 200.0 FEET; THENCE TURNING AN ANGLE OF 106 DEGREES 00' TO THE RIGHT 978.06 FEET; THENCE TURNING AN ANGLE OF 99 DEGREES 13' TO THE RIGHT IN A SOUTHWESTERLY DIRECTION 25.33 FEET TO THE POINT OF BEGINNING OF A TRACT OF LAND HEREIN DESCRIBED; THENCE CONTINUING IN A STRAIGHT LINE ALONG LAST MENTIONED COURSE IN A SOUTHWESTERLY DIRECTION 300.00 FEET; THENCE TURNING AN ANGLE OF 80 DEGREES 47' TO THE RIGHT IN A NORTHWESTERLY DIRECTION 300.39 FEET; THENCE TURNING AN ANGLE OF 98 DEGREES 47' TO THE RIGHT IN A NORTHWESTERLY DIRECTION 300.0 FEET TO THE POINT OF INTERSECTION WITH A STREET RIGHT OF WAY; THENCE TURNING AN ANGLE OF 81 DEGREES 13' TO THE RIGHT IN A SOUTHEASTERLY DIRECTION ALONG SAID STREET RIGHT OF WAY 302.69 FEET TO THE POINT OF BEGINNING .

SUBJECT TO:

1. Taxes for the year beginning October 1, 1997 which constitutes a lien but are not yet due and payable until October 1, 1998.
2. Easements, or claims of easements, not shown by the public records.
3. Right-of-way granted Alabama Power Company recorded in Deed Volume 236, page 846; Deed Volume 176, page 382 and Deed Volume 186, page 222, Deed Book 232, page 83.
4. Right of way to Shelby County recorded in Deed volume 216, page 183.
5. Restrictions appearing of record in Deed Volume 233, page 480 and Deed Volume 233, page 481.

06/26/1998-23805
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROMOTE
002 MEL 34.00

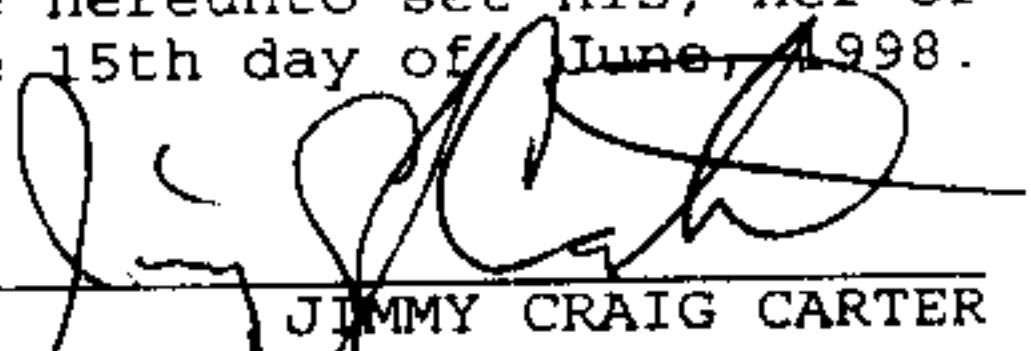

6. Easement as recorded in Deed Book 374, page 982.
7. Right-of-way granted Alabama Power Company recorded in Real Volume 23, page 715.

\$160,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES 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 the said GRANTEES, his, her, or 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; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JIMMY CRAIG CARTER and ZILLAH T. CARTER, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 15th day of June, 1998.


JIMMY CRAIG CARTER

ZILLAH T. CARTER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JIMMY CRAIG CARTER and ZILLAH T. CARTER, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 15th day of June, 1998.


Notary Public

My commission expires: 7/16/98

Inst # 1998-23805

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SHELBY COUNTY JUDGE OF PROBATE
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