This Instrument Prepared By: James F. Burford, III Attorney at Law Suite 101, 1318 Alford Avenue Birmingham, Alabama 35216 Send Tax Notice To:

AICHARD HAMLEY

III SPRING RO

BYHAM AZ.

35242

WARRANTY DEED. JOINTLY FOR LIFE WITH REMAINDER PRO SURVIVORS'

STATE OF ALABAMA)

SHELBY COUNTY

10/13/1998-39699 Lisid am Certified Welf Comy Mix of Product W2 CM 37.86

KNOW ALL MEN BY THESE PRESENTS: That in consideration of TWO HUNDRED SIXTY THOUSAND AND NO/100 DOLLARS (\$260,000.00), to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, BENT TREE ACRES, LLC (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto RICHARD-C. HARLEY AND NANCY C. HARLEY (herein referred to as 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, situated in SHELBY County, Alabama, towit:

Lot 8, according to the Survey of Bent Tree Acres, as recorded in Map Book 23, Page 128, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1999 and thereafter. (2) Easements, restrictions, permits, rights of way, and agreements of record. (3) The rights of upstream and downstream riparian owners with respect to Bishop Creek. (4) Right of way to for easement, if any to public and adjoining landowners for roadway shown as Old Road on the map or plat of the division of Nellie Geraldine Wooten Estate as shown by instrument recorded in Map 4, at page 84, in the Probate Office of Shelby County, Alabama. (5) Restrictions appearing of recorded in Instrument 1998-0974 and amended by Instrument 1998-12100, in the Probate Office of Shelby County, Alabama. (6) Bylaws of the Bent Tree Acres Homeowners Association, Inc., recorded in Instrument 1998-9735, in the Probate Office of Shelby County, Alabama. (7) Restrictions appearing of recorded in Instrument 1998-28436, in the Probate Office of Shelby County, Alabama. (8) Amendment to Restrictions appearing of recorded in Instrument 1998-12100, in the Probate Office of Shelby County, Alabama. (9) Mineral and mining rights not owned by the Grantor. (10) Portions of the Property conveyed being located in a flood plain.

Two Hundred Thirty-four dollars of the consideration recited herein was derived from a mortgage loan closed simultaneously herewith. Grantor represents and warrants that are no assessments or fire due owing to with respect to the property conveyed herein.

Grantor represents and warrants that there are no assessments due any governmental or quasi-governmental authority with respect to the property conveyed herein.

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 heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said

premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned,, has hereunto set her hand and seal, this the _______day of _______, 1998.

BENT TREE ACRES, LLC

Caroline M. Raughley

Its: Manager and Authorized Member

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that CAROLINE M. RAUGHLEY, whose name as AUTHORIZED MEMBER of BENT TREE ACRES, LLC, is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that, being informed of the contents of the conveyance, she, as such member and with full authority, executed the same voluntarily for and as the act of the corporation.

Notary Public

My Commission Exp.

Inst # 1998-39899

HQ/13/1998-39899 Lizie AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 37.00 DOS CLOH