

This instrument was prepared by

Send Tax Notice To: Craig L. Gallagher

(Name) Larry L. Halcomb

name
927 Chestnut Oaks Drive
address

(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209 Hoover, AL 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED TWENTY NINE THOUSAND NINE HUNDRED AND NO/100
.....DOLLARS (\$229,900.00)
to the undersigned grantor, Harbar Construction Co., Inc.

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Craig L. Gallagher and wife, Catherine Gallagher

(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, AL to-wit:

Lot 38-C, according to a Resurvey No. 3, The Fairways at Riverchase, as recorded in Map Book 22, Page 120, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1999.

Subject to restrictions & covenants, restrictions as shown on recorded map, easement, agreement with Alabama Power Company, of record.

\$ 200,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1998-47397

11/30/1998-47397
03:29 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRH 38.50

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Denney Barrow who is authorized to execute this conveyance, has hereto set its signature and seal, this the 20th day of November 1998

Harbar Construction Co., Inc.

ATTEST:

By Denney Barrow
Denney Barrow, Vice President

STATE OF Alabama
COUNTY OF Jefferson

I, Larry L. Halcomb, a Notary Public in and for said County in said State, hereby certify that Denney Barrow whose name as Vice President of Harbar Construction Co., Inc. 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 corporation,

Given under my hand and official seal, this the 20th day of November 1998

Larry L. Halcomb
Larry L. Halcomb

Notary Public

My Commission Expires
January 20, 2002