

SEND TAX NOTICE TO:
Bear Creek Ridge, L.L.C.
2820 Columbiana Road
Birmingham, AL 35216

STATE OF ALABAMA)

COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

Inst # 1999-16694

04/20/1999-16694
11:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.50
002 NWS

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Ten and 00/100's Dollars (\$10.00), and the assumption by Grantee of a Real Estate Mortgage Note and Mortgage in the original principal amount of Three Hundred Thousand and 00/100's Dollars (\$300,000.00) payable to David P. Bruno, the undersigned Grantor, James R. Gardner, a married man, does hereby grant, bargain, sell and convey unto the Grantee, Bear Creek Ridge, L.L.C., the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 3, according to the Survey of Bear Creek Ridge, as recorded in Map Book 22, Page 44, in the office of the Judge of Probate of Shelby County, Alabama.

This conveyance is made subject to the following:

1. 1998 ad valorem taxes which are a lien but not due and payable until October 1, 1998.

2. All recorded mortgages, recorded or unrecorded easements, liens, rights-of-ways, and other matters of record in the Probate Office of Shelby County, Alabama, together with any deficiencies in quantity of land, discrepancies as to boundary lines, overlaps, etc., which would be disclosed by a true and accurate survey of the property conveyed herein.

3. Subject to property being sold AS IS and WHERE IS "with all faults".

4. All mineral and mining rights are excepted.

This property is not the homestead of the Grantor.

This instrument is executed without warranty or representation of any kind on part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

TO HAVE AND TO HOLD unto the Grantee forever.

Given under my hand and seal, this the 17th day of February 1998.

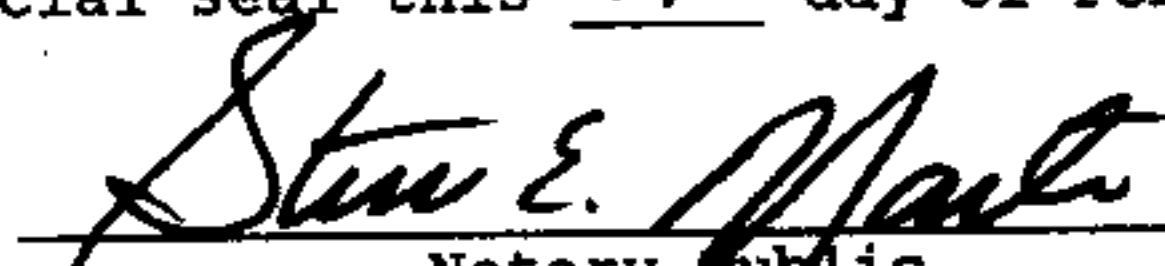

James R. Gardner

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **James R. Gardner**, 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, that he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17th day of February, 1998.


Notary Public
My Commission Expires: 11/13/98

THIS INSTRUMENT PREPARED BY:
Steve E. Martin, Attorney
2700 Highway 280 East, Suite 310
Birmingham, Alabama 35223
(205) 871-7732

264.R02

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