

This instrument was prepared by

Send Tax Notice To: MICHAEL REARDON

(Name) GENE W. GRAY, JR.

name
5505 CEDARSHED COVE
address

(Address) 2100 SOUTHERIDGE PARKWAY, 2638, BIRMINGHAM, ALABAMA 35242
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED FIFTEEN THOUSAND AND NO/100-----
-----DOLLARS (\$215,000.00)

to the undersigned grantor, GREEN TREE FINANCIAL CORP., ALABAMA

(herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto MICHAEL REARDON AND WIFE, SANDRA REARDON

(herein referred to as GRANTEE) 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

LOT 60-A ACCORDING TO A RESURVEY OF LOTS 21, 22, 53-55, 58-63, AND 86-89 OF AMENDED MAP OF HICKORY RIDGE AS RECORDED IN MAP BOOK 13, PAGE 147 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 1, 1999 AND THEREAFTER.

RESTRICTIVE COVENANTS, BUILDING SET BACK LINE AND EASEMENTS AS SHOWN ON RECORD MAP.

RESTRICTIONS, CONDITIONS AND LIMITATIONS IN REAL VOLUME 153, PAGE 922; REAL VOLUME 262, PAGE 764 AND REAL VOLUME 262, PAGE 766.

TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY.

RELEASE OF DAMAGES IN REAL VOLUME 108, PAGE 150.

AGREEMENTS WITH ALABAMA POWER COMPANY IN REAL VOLUME 158, PAGE 720.

EASEMENTS TO THE WATER WORKS AND SEWER BOARD OF THE CITY OF BIRMINGHAM IN REAL VOLUME 144, PAGE 878.

EASEMENTS TO ALABAMA POWER COMPANY IN REAL VOLUME 158, PAGE 723.

PERMIT TO ALABAMA POWER COMPANY IN REAL VOLUME 167, PAGE 6.

MINERALS AND MINING RIGHTS EXCEPTED IN INST#1992-12354.

\$172400.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

GRANTOR COVENANTS AND WARRANTS TO GRANTEE THAT IT WILL SAVE AND HOLD HARMLESS GRANTEE AGAINST ANY LOSS THAT MAY ARISE AS A RESULT OF ANY ALLEGATION AND PROOF THEREOF THAT THE TRANSFER TO GRANTOR IS A PREFERENCE OR FRAUDULENT TRANSFER UNDER BANKRUPTCY OR INSOLVENCY LAWS.

GRANTOR FURTHER WARRANTS THAT THERE ARE NO OUTSTANDING CLAIMS FOR CHARGES DUE AS TO WORK, LABOR, MATERIALS, ASSOCIATION DUES, OR OTHER ASSESSMENTS AS RELATES TO THE PROPERTY CONVEYED.

TO HAVE AND TO HOLD, To the said GRANTEE 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 GRANTEE, 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 GRANTEE, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28 day of April 1999
GREEN TREE FINANCIAL CORP., ALABAMA

ATTEST:

Marsha Van Dam
Marsha Van Dam

By William Hogan
William Hogan
its: Director

STATE OF Arizona
COUNTY OF Maricopa

I, THE UNDERSIGNED
State, hereby certify that
whose name as Director
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.

a Notary Public in and for said County in said

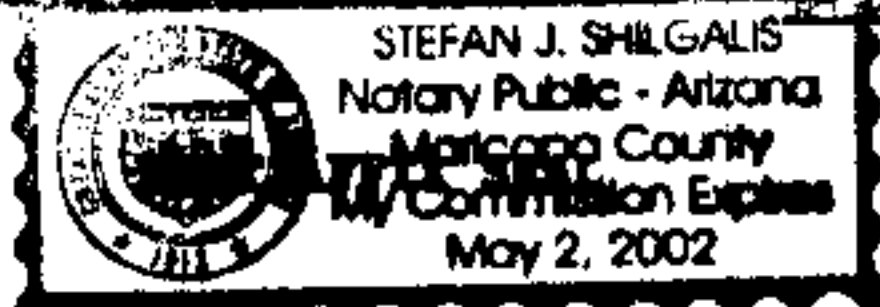
of GREEN TREE FINANCIAL CORP., ALABAMA

Given under my hand and official seal on the 28 day of

day of

April

1999



PRINT NAME: Stefan Shulgals Notary Public

COMMISSION EXPIRES: 5/2/2002