

SEND TAX NOTICE TO:
Mr. and Mrs. J. Michael Ludwig
215 Pineview Road
Montevallo, Alabama 35115

Inst # 2001-23114

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

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Thirteen Thousand and No/100 Dollars (\$113,000.00) and other valuable considerations to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof, is hereby acknowledged I, **Scott T. Ford, an unmarried man** (herein referred to as GRANTOR, does hereby GRANT, BARGAIN, SELL and ONVEY unto **J. Michael Ludwig and Christina B. Ludwig, husband and wife** (herein referred to as GRANTEES) for and during their joint lives and upon the death of either or 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 the County of SHELBY and State of Alabama, to wit:

See Exhibit "A" attached hereto and made a part hereof.

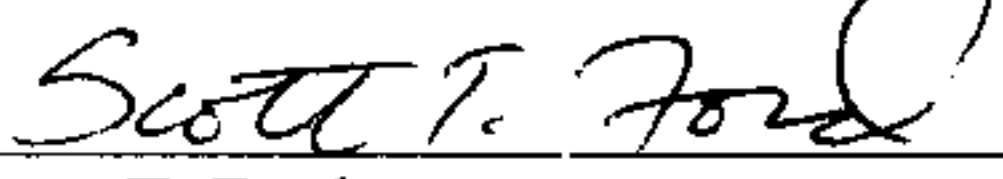
- Subject to:
1. Ad valorem taxes and due and payable October 1, 2001.
 2. 30 foot minimum building setback line from Pineview Road as shown by recorded map.
 3. 4 foot easement on the rear of lot as shown by recorded map.
 4. Transmission line permit to Alabama Power Company and Southern Bell Telephone Company as setforth in Deed Book 165, Page 480, in the Probate Office of Shelby County, Alabama.
 5. Sanitary Sewer easement to the City of Montevallo as setforth in Deed Book 219, Page 497, in the Probate Office of Shelby County, Alabama.
 6. Restrictions as setforth in Deed Book 139, Page 269, in the Probate Office of Shelby County, Alabama.
 7. Mineral and mining rights not owned by grantor it being the intention of grantor herein to convey only such mineral and mining rights as they might own without warranty.

\$111,315.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.

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

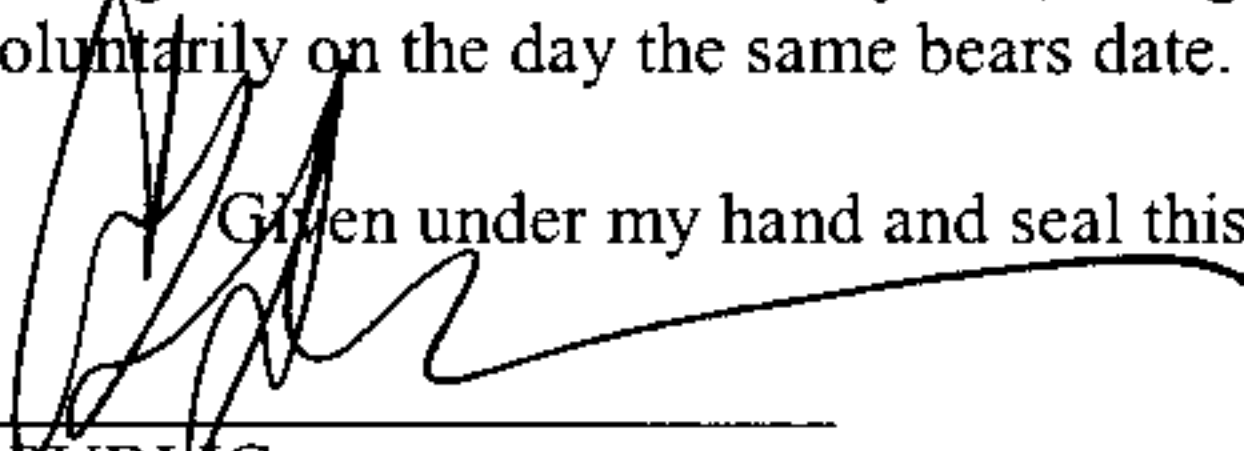
And I do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that it is free from all encumbrances, that I have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 25th day of May, 2001.

 (L.S.)
Scott T. Ford

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and State hereby certify that **Scott T. Ford, an unmarried man**, 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, he executed the same voluntarily on the day the same bears date.


Given under my hand and seal this the 25th day of May, 2001.

NOTARY PUBLIC
My Commission Expires: 1/21/2004

THIS INSTRUMENT PREPARED BY:
Stewart & Associates, P.C.
3595 Grandview Parkway, Suite 350
Birmingham, Alabama 35243

06/06/2001-23114
01:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 16.00

EXHIBIT "A"

Lot 6, in Block 1, according to Arden Subdivision to the town of Montevallo as shown by map of said subdivision recorded in Map Book 3, on page 64, in the Probate Office of Shelby County, Alabama.

ALSO, a part of the NW 1/4 of the SE 1/4 of Section 21, Township 22 South, Range 3 West, described as follows: Begin at the Northwest corner of said Lot 6, and thence run North 5 degrees 02' West a distance of 47.0 feet to the North boundary line of NW 1/4 of SE 1/4 of said Section 21; thence North 34 degrees 27' East along said boundary line a distance of 100.0 feet; thence South 5 degrees 02' East 48.5 feet to the Northeast corner of said Lot 6; thence West along the North boundary of said Lot a distance of 100.0 feet to the Point of Beginning.

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