WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by: B. CHRISTOPHER BATTLES 3150 HIGHWAY 52 WEST PELHAM, AL. 35124

Send tax notice to: Scott F. Gardner and Yvonne N. Gardner 4712 Hollow Lane Helena, Alabama 35080

STATE OF ALABAMA **COUNTY OF SHELBY**

Know All Men by These Presents: That in consideration of One hundred thirty six thousand five hundred and no/100 (\$136,500.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Andrew L. Stubbs and Susan W. Stubbs, husband and wife (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Scott F. Gardner and Yvonne N. Gardner (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 11, in Block 6, according to the Survey of Plantation South, Third Sector, Phase V, as recorded in Map Book 17, Page 85, in the Probate Office of Shelby County, Alabama.

Scott F. Gardner and Scott Gardner are one and the same person.

Yvonne N. Gardner and Yvonne Gardner are one and the same person.

Mineral and mining rights excepted.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$128,000.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 24th day of October, 2001.

Witness	Andrew L. Stubbs By: Susan W. Stubbs his attorney in fact
Witness	Susan W. Stubbs

STATE OF ALABAMA **COUNTY OF SHELBY**

I, B. CHRISTOPHER BATTLES, a Notary Public in and for said County, in said State, hereby certify that Susan W. Stubbs, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of October, 2001.

My Commission Expires: 02-25-05 08:00 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 22.50

ACKNOWLEDGMENT FOR POWER OF ATTORNEY

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State, hereby certify that Susan W. Stubbs, whose name as Attorney in Fact for Andrew L. Stubbs, is signed to the foregoing conveyance and who is known to me, acknowledged before me this day that, being informed of the conveyance, he/she, in his/her capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of October, 2001.

Notary Public

My commission expires:02-25-05

Inst # 2001-47223

11/02/2001-47223
08:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
22.50