20040712000385110 Pg 1/1 12.00 Shelby Cnty Judge of Probate, AL 07/12/2004 15:48:00 FILED/CERTIFIED

THIS INSTRUMENT PREPARED BY: Wallace, Ellis, Fowler & Head P O Box 587 Columbiana, AL 35051

SEND TAATIOTICE TO.

Mr. Ralph B. Garrard

123 Lime Creek Lane

Chelsea, AL 35043

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

STATE OF ALABAMA)	KNOW ALL MEN BY THESE PRESENTS
COUNTY OF SHELBY)	

That in consideration of ONE HUNDRED SEVENTY TWO THOUSAND NINE HUNDRED AND NO/100-------------------------DOLLARS (\$172,900.00), to the undersigned grantor, LARRY KENT d/b/a LARRY KENT BUILDING CO., a corporation, (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 RALPH BRADFORD GARRARD and wife, MEREDITH SIMS GARRARD (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, Alabama, described as follows:

Lot 41, according to the Map and Survey of Lime Creek at Chelsea Preserve, Subdivision 1, as recorded in Map Book 32, Page 25, in the Office of the Judge of Probate of Shelby County, Alabama.

\$ 172,900.00 of the above recited purchase price was paid by a mortgage recorded simultaneously herewith.

Subject to taxes for 2004 and subsequent years, easements, restrictions, rights of way and permits of record.

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, unless otherwise noted above, 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 President, Larry Kent, who is authorized to execute this conveyance, has hereto set its signatures and seal, this the day of July, 2004.

LARRY KENT d/b/a LARRY KENT BUILDING CO.

Larry Kent, President

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Larry Kent, whose name as President of Larry Kent Building Co., 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 9th day of July, 2004.

Notary Public

My Commission Expires: 10-6-04