This institument was prepared by

(Name) DAVID F. OVSON. Attorney at Law

SEND TAX NOTICE TO: R. DYKE WHYARD and SHARON J. WHYARD 4756 Vintage LaneBirmingham, Alabama 35244

(Address) 728 Shades Creek Parkway, Suite 120, Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety-Six Thousand and No/100 (\$96,000.00)------DOLLARS

BUILDER'S GROUP, INC. to the undersigned grantor, 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

R. DYKE WHYARD and SHARON J. WHYARD

(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 and Jefferson Counties, Alabama, to-wit:

Lot 8, according to the Survey of Cahaba Pointe Addition to Wine Ridge, as recorded in Map Book 157, page 18, in the Probate Office of Jefferson County, Alabama and in Map Book 12, page 97, in the Probate Office of Shelby County, Alabama.

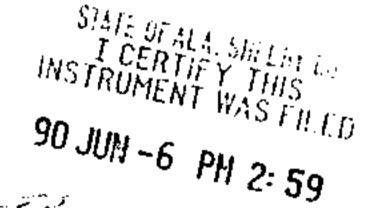
SUBJECT TO:

- 1. Ad valorem taxes for the year 1990, which are a lien, but not yet due and payable until October 1, 1990.
- 2. 30 foot building line as shown by record map.
- 3. 10 foot easement on rear and 20 foot easement through middle of lot as shown by recorded map.
- 4. 100 year flood elevation on rear as shown by recorded map.
- 5. Restrictions appearing of record in Real 215, page 502, in the Probate Office of Shelby County, Alabama.
- Agreeemnt with Alabama Power Company as recorded in Real 215, page 512, in the Probate Office of Shelby County, Alabama.
- Right of way for Alabama Power Company as recorded in Volume 2785, page 44 and Volume 3280, page 129, in the Probate Office of Jefferson County, Alabama.
- 8. Mineral and mining rights and rights incident thereto recorded in Volume 199, page 475 and Volume 113, page 189, in the Probate Office of Shelby County, Alabama.

\$94,354.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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2. Mtg. Tex-----\$_ 3. Recording Fee ---- 8 4. Indexing Fee ----- 8... = 3. Total----



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,

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.

Thomas A. Davis IN WITNESS WHEREOF, the said GRANTOR, by its President, 1990 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 1st day of June

ATTEST:

BUILDER'S GROUP, INC.

STATE OF ALABAMA **JEFFERSON** COUNTY OF

the undersigned

a Notary Public in and for said County in said

State, hereby certify that Thomas A. Davis BUILDER'S GROUP, INC. President of whose name as 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 1st

day of

19 90

Notary Public

FORM NO. LT004