

This instrument was prepared by

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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 One Hundred Thirty-one Thousand Six Hundred and No/100 DOLLARS

to the undersigned grantor, UNITED HOME BUILDERS, INC., a corporation,  
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the  
said GRANTOR does by these presents, grant, bargain, sell and convey unto

EDWIN J. BEAVER and KATHY H. BEAVER

(herein referred to as GRANTEEES) 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, to wit:

Lot 14, according to the survey of Dearing Downs, 11th Addition, as recorded  
in Map Book 15 Page 90 in the Probate Office of Shelby County, Alabama;  
being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1992 and subsequent years.
2. Easements, restrictions, reservations, rights of way,  
limitations, covenants and conditions of record, if any.

\$118,440.00 of the purchase price recited above was paid from a mortgage  
loan closed simultaneously herewith.

Inst # 1992-21305

09/25/1992-21305  
02:52 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MJS 20.00

TO HAVE AND TO HOLD, To the said GRANTEEES 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 con-  
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said  
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-  
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, LEONARD W. COGGINS  
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 18th day of September 92

UNITED HOME BUILDERS, INC.

ATTEST:

By  President

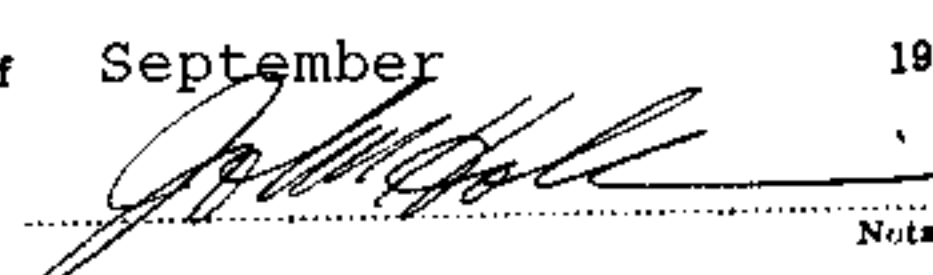
Secretary

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said County in said  
State, hereby certify that LEONARD W. COGGINS  
whose name as President of UNITED HOME BUILDERS, INC.  
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 18th day of September 19 92

My Commission Expires: 8-29-94

  
Notary Public