

This instrument was prepared by

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

STATE OF ALABAMA  
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY FIVE THOUSAND & NO/100----  
(\$125,000.00) DOLLARS to the undersigned grantor, United Homebuilders, Inc. a  
corporation, (herein referred to as the 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 Thomas L. Kreuser and wife,  
Nancy B. Kreuser (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:

Lot 6, Sector 2, according to the Map of Apache Ridge Subdivision, as recorded  
in Map Book 16 Page 60 in the Probate Office of Shelby County, Alabama; being  
situated in Shelby County, Alabama.

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

\$116,381.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 208 LITTLE FAWN CIRCLE, ALABASTER, ALABAMA 35007

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 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 it 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 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, hereto set its signature and seal, this the  
4th day of January, 1993.

United Homebuilders, Inc.

By: Leonard W. Coggins  
Leonard W. Coggins, President

Inst # 1993-00619  
01/07/1993-00619  
02:47 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 15.50

STATE OF ALABAMA  
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby  
certify that Leonard W. Coggins whose name as the President of United  
Homebuilders, 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 4th day of January, 1993

Richard D. Mink  
Notary Public