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SEND TAX NOTICE TO:  
ROBERT E. SIEBER and LISA ANN SIEBER  
135 Cedar Bend Drive  
Helena, Alabama 35080

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law  
728 Shades Creek Parkway, Suite 120  
(Address) 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-Two Thousand Seven Hundred Fifty and No/100 (\$92,750.00) Dollars

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

ROBERT E. SIEBER and LISA ANN SIEBER

(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, to-wit:

Lot 6, Block 3, according to the survey of Cedar Bend, Phase 2, as recorded in Map Book 20, page 19, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1996, which are a lien, but not yet due and payable until October 1, 1996.
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$92,750.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-32239

11/07/1995-32239  
02:36 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DD1 MCD 10.50

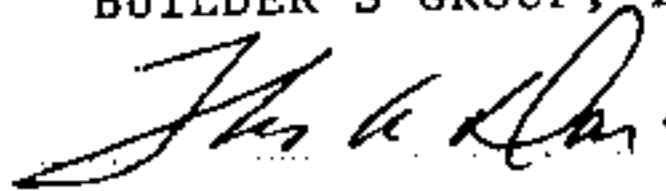
TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for 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.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Thomas A. Davis who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of October 1995

ATTEST:

BUILDER'S GROUP, INC.

By  President

STATE OF ALABAMA }  
COUNTY OF JEFFERSON }

I, David F. Ovson a Notary Public in and for said County in said State, hereby certify that Thomas A. Davis whose name as President of BUILDER'S GROUP, 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 27th day of October 1995

  
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Aug. 27, 1996.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.