

This instrument was prepared by David F. Ovson
 (Name) LANGE, SIMPSON, ROBINSON & SOMERVILLE
 (Address) 728 Shades Creek Parkway, Suite 120
 Birmingham, Alabama 35209-4453

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

STATE OF ALABAMA }
 COUNTY OF SHELBY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety Seven Thousand Nine Hundred Fifty and 00/100*****(\$97,950.00) 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

Scott Patrick Neil and wife, Shannon V. Neil

(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 65, according to the Survey of The Cottages at Stone Haven, First
 Addition, as recorded in Map Book 22, Page 87, in the Probate Office
 of Shelby County, Alabama.

SUBJECT TO:

- 1.) Ad Valorem taxes for the year 1997, which are a lien, but not yet
 due and payable until October 1, 1997;
- 2.) Easements, rights-of-way, restrictions, conditions and covenants
 of record.

\$ 97,699.00 of the purchase price recited above was derived from the
 proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1997-27506

08/27/1997-27506
 10:56 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 DD1 HCD 9.00

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 con-
 tingent 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 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 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 22nd day of August 19 97.

ATTEST:

BUILDER'S GROUP, INC.

By

Thomas A. Davis

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 22nd day of August 19 97.

David F. Ovson
 Notary Public