

03-1985

SEND TAX NOTICE TO: JAMES AND AUNDREA ROWE  
112 ASTOR CIRCLE  
CHELSEA, ALABAMA 35043

CORPORATION WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

## WARRANTY DEED

STATE OF ALABAMA,  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$217,265.00 to the undersigned grantor, **H & T HOME BUILDERS, 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 **JAMES ROWE and AUNDREA ROWE** (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 the County of SHELBY, and State of Alabama, to-wit:

LOT 516, ACCORDING TO THE MAP AND SURVEY OF WINDSTONE V SUBDIVISION, AS RECORDED  
IN MAP BOOK 31, PAGE 60, SHELBY COUNTY, ALABAMA RECORDS.

\$195,210.00 of the purchase price received above was paid from a first  
purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, to the said GRANTEES for and during their joint lives upon the death of either of them, then to the survivor of them in fee simple, and to their 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, except as hereinabove provided, 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 and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by WILLIAM HAMM, PRESIDENT who is authorized to execute this conveyance, has hereto set its signature and seal, this the 6th day of November, 2003.

ATTEST:

**H & T HOME BUILDERS, INC.**

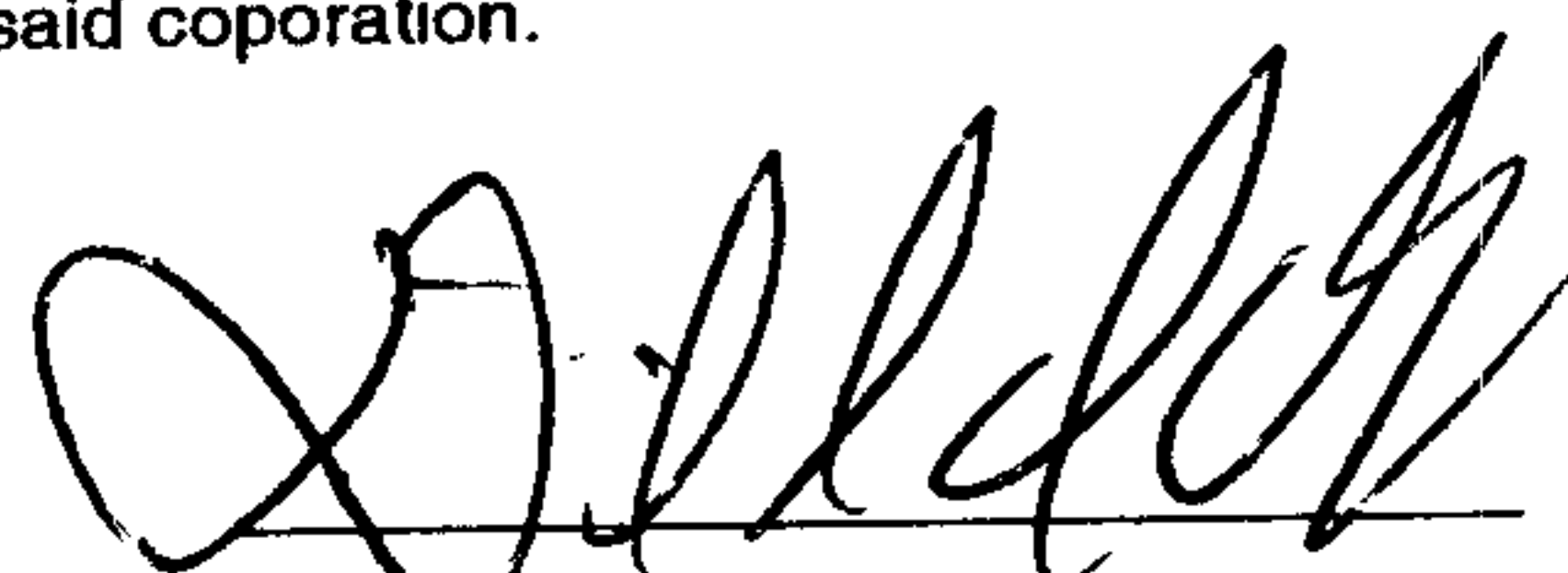
BY: William Hamm  
**WILLIAM HAMM, PRESIDENT**

STATE OF ALABAMA)  
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said State hereby certify that **WILLIAM HAMM** whose name as

PRESIDENT of H & T 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 the 6th day of November, 2003.

  
Notary Public  
My Commission Expires: \_\_\_\_\_

Prepared by:  
CHRISTOPHER P. MOSELEY  
MOSELEY & ASSOCIATES, P.C.  
3800 COLONNADE PARKWAY STE, 630  
BIRMINGHAM, ALABAMA 35243

**DAVID S. SNODDY**  
**MY COMMISSION EXPIRES 6/18/06**