

This instrument was prepared by:
John L. Hartman, III
P. O. Box 846
Birmingham, Alabama 35201

Send Tax Notice To:
Charles R. Kramer
Leslie S. Kramer
1253 Braemer Court
Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED – Jointly for Life with Remainder to Survivor

STATE OF ALABAMA)

SHELBY COUNTY)


20040920000515050 Pg 1/2 54.00
Shelby Cnty Judge of Probate, AL
09/20/2004 09:41:00 FILED/CERTIFIED

That in consideration of Three Hundred Forty-nine Thousand Seven Hundred Seventy-four and no/100
----- (\$ 349,774.00 ---) Dollars
to the undersigned grantor, **HAVEN AT GREYSTONE, LLC**, an Alabama limited liability company, (herein
referred to as GRANTOR) in hand paid by the grantees herein, the receipt whereof is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto _____
CHARLES R. KRAMER and LESLIE S. KRAMER,
(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:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

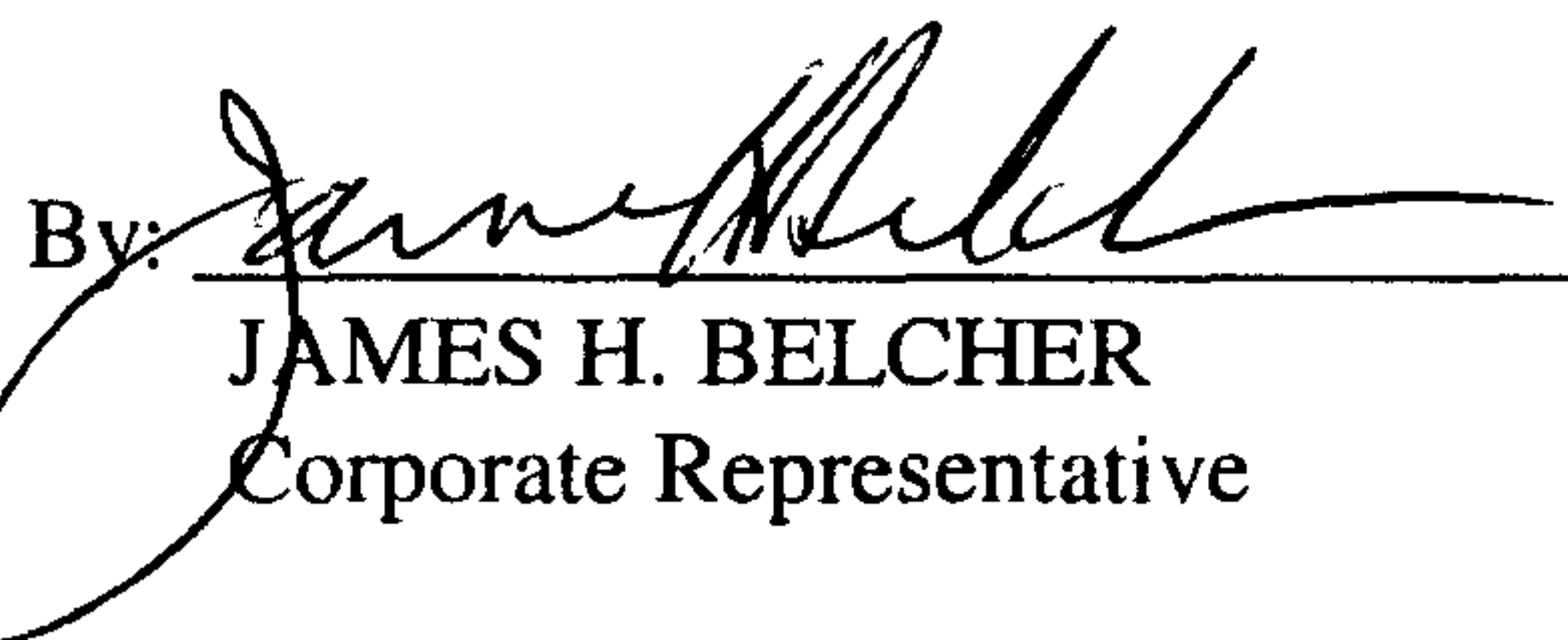
\$309,800 of the purchase price recited above has been paid from the proceeds of
mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD unto 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 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 Grantees,
their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by NSH CORP., by its Corporate Representative,
JAMES H. BELCHER, who is authorized to execute this conveyance, hereto set its signature and seal, this the
10th day of September, 20 04.

HAVEN AT GREYSTONE, LLC, an Alabama
limited liability company

By: NSH CORP., Managing Member

By: 
JAMES H. BELCHER
Corporate Representative

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James H.
Belcher, whose name as Corporate Representative of NSH CORP., 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 10th day of September, 20 04.

My Commission Expires: 08/04/05



Notary Public John L. Hartman, III

EXHIBIT "A"

20040920000515050 Pg 2/2 54.00
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LEGAL DESCRIPTION

Lot 62, according to the Survey of The Haven at Greystone 2nd Sector, as recorded in Map Book 32, page 96 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Current taxes; (2) Building line(s) as shown by recorded map; (3) Easement(s) as shown by recorded map; (4) Sinkhole prone areas as shown by map recorded in Map Book 31, page 47, in the Probate Office of Shelby County, Alabama; (5) Mineral and mining rights and rights incident thereto recorded in Deed Book 121, page 294, Deed Book 243, page 828 and Real 261, page 494, in the Probate Office of Shelby County, Alabama; (6) Covenants and agreement for water service recorded in Real 235, page 574, in the Probate Office of Shelby County, Alabama; (7) Declaration of Watershed Protective Covenants appearing of record in Instrument 2000-17644 and assignment and assumption recorded in Instrument 2000-20625, in the Probate Office of Shelby County, Alabama; (8) Mineral and mining rights and rights incident thereto, release of damages, reservations, restrictions and limitations recorded in Instrument 20021003000479590, in the Probate Office of Shelby County, Alabama; (9) Declaration of Protective Covenants appearing of record in Instrument 1999-50995, First Amendment recorded in Instrument 2000-4911, Second Amendment recorded in Instrument 2000-34390, Third Amendment recorded in Instrument 2000-40197, Fourth Amendment recorded in Instrument 2001-16407, Fifth Amendment recorded in Instrument 2001-48193, Sixth Amendment recorded in Instrument 20020823000401390, Seventh Amendment recorded in Instrument 20021003000479580, Eighth Amendment recorded in Instrument 20030220000107790, Ninth Amendment recorded in Instrument 20030424000253400, Tenth Amendment recorded in Instrument 20030507000283000, Eleventh Amendment recorded in Instrument 20031023000711510, Twelfth Amendment recorded in Instrument 20031105000735500, in the Probate Office of Shelby County, Alabama; (10) Ground lease recorded in Real 355, page 880; amended by Instrument 1992-4726; further amended by Instrument 1993-3119 and last amended by Instrument 1999-12257, in the Probate Office of Shelby County, Alabama; (11) Easement for Alabama Power recorded in Real 133, page 551, Deed Book 246, page 848 and Real 142, page 188, in the Probate Office of Shelby County, Alabama; (12) Reciprocal Easement Agreement recorded in Instrument 2001-38396, in the Probate Office of Shelby County, Alabama; (13) Restrictions as shown on Map Book 31, page 47, in the Probate Office of Shelby County, Alabama.