Attorney at Law

Suite 1007 - City National Bank Building BIRMINGHAM, ALASAMA 35203

Phone 254-3266

(Name).....

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 Thirty-Nine Thousand Five Hundred and No/100 (\$39.500.00) DOLLARS

to the undersigned grantor, HOUSING AMERICA, 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 M. STOBERT and wife, CATHY L. STOBERT

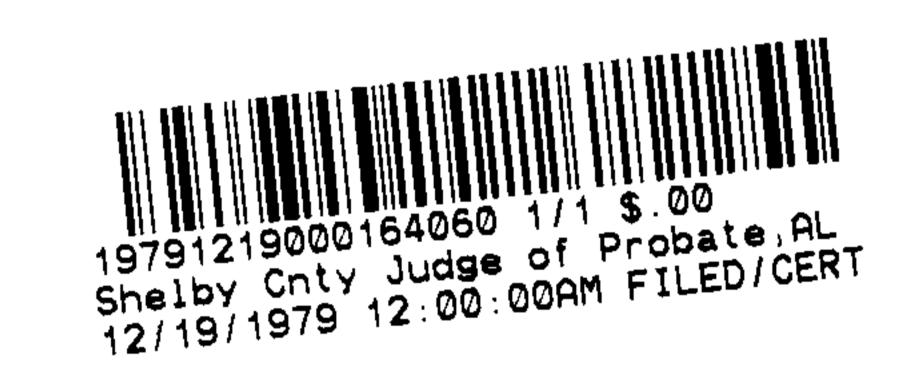
(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 18, Block 3, according to the survey of Meadowgreen, as recorded in Map Book 6, page 59, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to easements, restrictions and rights-of-way recorded.

(\$38,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan, closed simultaneously herewith)

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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.

President, Michael Mahon IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 17 day of December

ATTEST:

HOUSING AMERICA, INC.

COUNTY OF JEFFERSON JUDGE OF PROSATE

State, hereby certify that

the undersigned

Michael Mahon

a Notary Public in and fer said

President of HOUSING AMERICA, INC. whose name as 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 viduntarily for and as the act of said corporation,

Given under my hand and official seal, this the

17th day of December

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