SEND TAX NOTICE TO:

	1100	

(Name) Mark Andrew Rich and Diane Rich 564 Russet Bend Drive

(Address) Bessemer, AL 35023

#58-13-3-06-0-000-003.031

This instrument was prepared by

Gene W. Gray, Jr.

2100 Southbridge Parkway, Suite 650 Birmingham, Alabama 35209

(Address)

Form TICOR 5400 1-84

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH BIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

STATE OF ALABAMA

SHELBY COUNTY OF

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Ninety-Nine Thousand Five Hundred and 00/100----

to the undersigned grantor, Builders 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

Mark Andrew Rich and Diane Rich

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in

Shelby County, Alabama

Lot 21, according to the Survey of Russet Bend, as recorded in Map Book 11, Page 52, in the Probate Office of Shelby County, Alabama.

Subject to:

Advalorem taxes for the year 1989 which are a lien, but not due and payable until October 1, 1989.

Existing easements, restrictions, rights of way, set back lines,

limitations, if any, of record.

\$ 89,550.00 of the consideration was paid from the proceeds of a mortgage loan.

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2, t312. Tax

4. Indexing Fee

3. Recording Fee

TOTAL

STATE III ALA, SHELET INSTRUMENT WAS FILE.

88 DEC 28 PH 3: 14

JUDGE OF FROMATE

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever, it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common. 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, unless otherwise noted above, 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. Thomas A. Davis President, IN WITNESS WHEREOF, the said GRANTOR, by its 1988 December who is authorized to execute this conveyance, has hereto set its signature and seal, this the 16th day of BUILDERS GROUP, INC.

ATTEST:

Secretary

President

ALABAMA STATE OF **JEFFERSON** COUNTY OF

a Notary Public in and for said County in said

Gene W. Gray, Jr. I, State, hereby certify that

Thomas A. Davis

President of

Builders 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.

December

16th Given under my hand and official seal, this the

1988

Notary Public

whose name as