This instrument was prepared by:

COURTNEY H. MASON, JR. 2032 Valleydale Road Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED TWENTY SIX THOUSAND & 00/100----(\$226,000.00) DOLLARS to the undersigned grantor, William J. Acton Construction, Inc. a corporation, (herein referred to as the 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 David P. Cowden and wife, Betsy R. Cowden (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama: .

Lot 35, according to the Survey of Brook Highlands, First Sector, as recorded in Map Book 12, Page 62 A&B, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$150,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 3741 Kinross Drive Birmingham, Alabama 35242-5380

William J. Actor Construction, Inc.

William J. Actor, President

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 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 its President, William J. Acton, who is authorized to execute this conveyance, hereto set its signature and seal, this the 15th day of February, 1989.

1. Deed Tax \$ 76.00 2. Mtg. Tax

STATE OF ALA. SHELBY (18) I CERTIFY THIS INSTRUMENT WAS FILED

3. Recording Fee.

89 FEB 17 AH11: 10

'. Indexing Fee FOTAL

STATE OF ALABAMA

JUDGE OF PROBATE

COUNTY OF SHELBY COUNTY

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said state, hereby certify that William J. Acton whose name as the President of William J. Acton Construction,, 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 15th day of February, 1989

Notary Public