

SEND TAX NOTICE TO:

(Name) KEVIN S. SHEPPARD and CARMEN N. SHEPPARD  
 (Address) 108 Carriage Drive  
Alabaster, AL 35007

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law  
728 Shades Creek Parkway, Suite 120  
 (Address) Birmingham, Alabama 35209

Form TICOR 5400 1-84

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

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Eighty-Four Thousand Nine Hundred and No/100 (\$84,900.00)-----DOLLARS

to the undersigned grantor, BUILDER'S GROUP, INC. a corporation,  
 (herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR  
 does by these presents, grant, bargain, sell and convey unto

KEVIN S. SHEPPARD and CARMEN N. SHEPPARD

(herein referred to as GRANTEE) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Map and Survey of Carriage Hill, Phase I, a residential subdivision, as recorded in Map Book 13, page 31, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1990, which are a lien, but not yet due and payable until October 1, 1990.
2. Easements, rights-of-way and restrictions of record.

\$80,912.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

1. Deed Tax -----	\$ 4.00
2. Mig. Tax -----	\$
3. Recording Fee -----	\$ 2.50
4. Indexing Fee -----	\$ 3.00
5. No Tax Fee -----	\$
6. Certified Stamp Fee --	\$ 1.00
Total -----	\$ 10.50

TO HAVE AND TO HOLD Unto the said GRANTEE 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 GRANTEE, 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 GRANTEE, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Thomas A. Davis  
 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of November 19 89

ATTEST:

STATE OF ALA. SHELBY CO.  
 I CERTIFY THIS  
 INSTRUMENT WAS FILED

BUILDER'S GROUP, INC.

89 DEC -6 AM 10:28

*Thomas A. Davis*  
 President

STATE OF ALABAMA  
 COUNTY OF JEFFERSON

*Thomas A. Davis, Jr.*  
 JUDGE OF PROBATE

I, the undersigned a Notary Public in and for said County is said  
 State, hereby certify that Thomas A. Davis  
 whose name as President of BUILDER'S 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.

Given under my hand and official seal, this the 30th day of November 19 89

*David F. Ovson*  
 Notary Public