This instrument was propared by

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(Name) DAVID F, OVSON, Attorney at Law 728 Shades Creek Parkway, Suite 120

(Address Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH EIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, Al.,

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Eighty-Two Thousand Two Hundred Sixty and no/100 (\$82,260.00)----DOLLARS

to the undersigned grantor. BUILDER'S GROUP, INC.
(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

PAUL J. GWARJANSKI and REBECCA M. GWARJANSKI

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

Lot 4, according to the Map and Survey of Carriage Hill, Phase II, as recorded in Map Book 13, page 129, 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. Building setback line of 35 feet resrved from Carriage Drive as shown by plat.
- 3. Public utility easements as shown by recorded plat, including a 10 foot on the rear of lot.
- 4. Restrictions, covenants and conditions as set out in instrument recorded in Real 262, page 22, in the Probate Office of Shelby County, Alabama.
- 5. Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 105, page 252; Deed Book 105, page 253; Deed Book 119, page 456; and Deed Book 142, page 85, in said Probate Office.
- 6. Easement to South Central Bell and Alabama Power Company as shown by instrument recorded in Real 273, page 230, in said Probate Office.

§ 82,365.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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 creeted 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.

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 28th day of February 1990

ATTEST:

STATE OF

281

STATE OF ALA. SHELBY CH.
T CERTIFY THIS
THE STRUMENT WAS FILED

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JUDGE OF PROBATE

BUILDER'S GROUP, INC.

1. Deed Tex — 4 — 2. Mtg. Tex — 4 — 2. Recording Fee — 4 — 2 . 50

a Notary Public in and for said County in said

I the undersigned

ALABAMA

COUNTY OF JEFFERSON

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

28th

day of February

Certified Pag

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Notary Public

FORM ATC-50