

This instrument was prepared by

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Send Tax Notice
MICHAEL GARRUTO and
LOREN LEE BAKER
120 Augusta Way
Helena, Alabama 35080

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 Ninety-Six Thousand Nine Hundred and no/100 (\$96,900.00)---DOLLARS

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

MICHAEL GARRUTO and LOREN LEE BAKER

(herein referred to as GRANTEEES) 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 10, according to the Survey of Augusta Pointe, as recorded in Map Book 13, page
9 and in Map Book 13, page 126, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1991, which are a lien, but not yet due and payable until October 1, 1991.
2. 30 foot building line as shown by recorded map.
3. 10 foot utility and drainage easement along east line and north line of 5 foot easement along west line all as shown by recorded map.
4. Agreement with Alabama Power Company as recorded in Real 215, page 506, in the Probate Office of Shelby County, Alabama.
5. Agreement for underground residential distribution in favor of Alabama Company together with Restrictive Covenants pertaining thereto as recorded in Real 215, page 505, in said Probate Office.
6. Right of way to Alabama Power Company as recorded in Real 230, page 813, in said Probate Office.
7. Restrictions covenants as recorded in Real 253, page 706, in said Probate Office.

\$96,066.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

1. Deed Tax	1.00
2. Mtg. Tax	0.00
3. Recording Fee	2.50
4. Indexing Fee	3.00
5. No Tax Fee	0.00
6. Certified Fee	1.00
Total	7.50

TO HAVE AND TO HOLD, To the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, 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 17th day of January 19 91

ATTEST:

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

91 JAN 23 AM 9:24

STATE OF ALABAMA
COUNTY OF JEFFERSON

BUILDER'S GROUP, INC.

By *Thomas A. Davis* President

I, the undersigned, *Thomas A. Davis*
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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 17th day of January 1991

Quinn A. Johnson
Notary Public