Send Tax Notice To: DAVID C. CULVER 922 Falling Star Lane Alabaster, AL. 35007

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This instrument was prepared by

JAMES A. HOLLIMAN ATTORNEY (Name).\ 3821 Lorna Road, Suite 110

A STANKE OF THE STANKE OF THE

(Address) Birmingham, AL. 35244

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

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00) DOLLARS

a corporation, PROFESSIONAL HOMEBUILDERS, INC. to the undersigned grantor, (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 DAVID C. CULVER and wife, JULIA B. CULVER

(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 right of reversion, the following described real estate, situated in the County of Shelby, State of Alabama, to-wit:

Lot 4, according to the Survey of Apache Ridge, First Sector, as recorded in Map Book 12, Page 29, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

(1) Taxes for the year 1991 and subsequent years. (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

\$100,582.00 is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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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 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.

DENNIS ELLISON President, IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 15th day of April 19 91.

ATTEST:

PROFESSIONAL HOMEBUILDERS,

STATE OF ALABAMA COUNTY OF JEFFERSON

a Notary Public in and for said County in said

1, the undersigned authority whose name as

President of PROFESSIONAL HOMEBUILDERS, 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 15th

My Commission Expires: 3-10

FORM NO. LTOD4

April