SEND TAX NOTICE TO:

L. RUSSELL MARSH and KATHERINE T. MARSH
117 Carriage Drive

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law

(Address) 728 Shades Creek Parkway, Suite 120, Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

Maylene, Alabama 35114

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty-Two Thousand Four Hundred and No/100 (\$82,400.00)-----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

L. RUSSELL MARSH and KATHERINE T. MARSH

(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 Shelby County, Alabama, to-wit:

Lot 18, according to the 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 1991, which are a lien, but not yet due and payable until October 1, 1991.

2. Building setback line of 35 feet reserved from Carriage Drive as shown by plat.

3. Public utility easements as shown by recorded plat, including a 15 foot easement on the Easterly side and a 5 foot easement on the Southerly rear side of lot.

4. Restrictions, covenants and conditions as set out in instrument(s) recorded in Real

262, page 22 and Map Book 13, page 129.

5. Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 105, page 252; Deed Book 105, page 253; Deed Book 14, page 456; and Deed Book 142, page 85.

6. Easement(s) to Alabama Power Company and South Central Bell as shown by instrument

recorded in Real 273, page 230.

\$81,430.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed 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 fight 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 1st day of May 1991

ATTEST:

Secretary

BUILDER'S GROUP, INC.

STATE OF ALABAMA COUNTY OF JEFFERSON

a Notary Public in and for said County in 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 1st day of

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