SEND TAX NOTICE TO:

JACK M. SMITH and (Name) JUNE F. SMITH 4039 Saddle Run Circle (Address)Pelham, Alabama 35124

This instrument was prepared by

(Neme) J DAVID F. OVSON, Attorney at Law 728 Shades Creek Parkway, Suite 120

(Address) Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT 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-Nine Thousand Nine Hundred and no/100 (\$89,900.00)------DOLLARS

a corporation, 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 to the undersigned grantor. JACK M. SMITH and JUNE F. SMITH does by these presents, grant, bargain, sell and convey unto

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

Lot 59, according to the Map and Survey of Saddle Run Subdivision, as recorded in Map Book 11, Page 28, 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. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto as recorded in Deed Book 79, Page 297.

Right of way granted to Alabama Power Company by instrument(s) recorded in Deed Book 101, Page 551 and Deed Book 112, Page 49.

Restrictions appearing of record in Book 144, Page 124 and as shown on recorded map.

Terms, agreements and right of way to Alabama Power Company, as recorded in Book 145, Page 705.

Agreement with Alabama Power Company for underground residential distribution as recorded in Book 145, page 712.

Assignment of Declarant Rights as recorded in Book 319, Page 551.

20 foot building line from the front lot line and a 10 foot utility easement along the front lot line, as shown by recorded map.

\$59,000.00 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 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 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.

Thomas A. Davis IN WITNESS WHEREOF, the said GRANTOR, by its President, 19 91 July day of who is authorized to execute this conveyance, has hereto set its signature and seal, this the lst

ATTEST:

Stall Bertelle Great #1 5 I CERTIFY THIS INSTRUMENT WAS FILE! BUILDER'S GROUP, INC.

President

STATE OF ALABAMA COUNTY OF JEFFERSON

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يسرروه والمعارون فكريب أتجار بالمستعين كالمرام the undersigned I,

a Notary Public in and for said County in said

Thomas A. DaVISCE OF PROBATE State, hereby certify that

BUILDER'S GROUP, INC. President of 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

Notary Public

FORM ATC-50