This	instrument	WES	prepared by	

SEND TAX NOTICE TO: DEAN R. GRAHAM and CANDICE M. GRAHAM

Helena, Alabama 35080

(Name DAVID F. OVSON, Attorney at Law Helena, Alabama 35080

(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

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Two Thousand and No/100 (\$102,000.00)------DOLLARS

BUILDER'S GROUP, 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

DEAN R. GRAHAM and CANDICE M. GRAHAM

(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, Shelby County, Alabama, to-wit: situated in

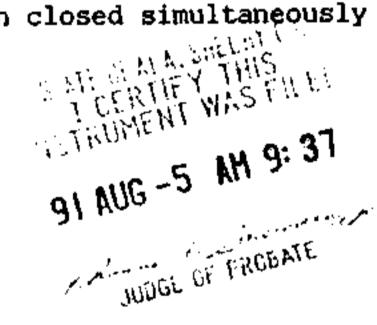
Lot 20, according to the Survey of Augusta Pointe, recorded in Map Book 13, page 9 and refiled in Map Book 13, page 126, in the Probate Office of Shelby County, Alabama.

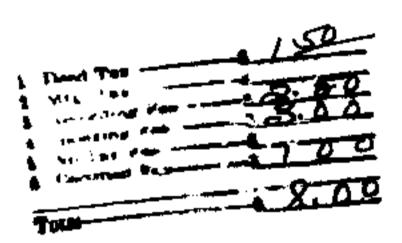
SUBJECT TO:

- 1. Ad valorem taxes for the year 1991, which are a lien, but not yet due and payable until October 1, 1991.
- 30 foot building line as shown by recorded map.
- 10 foot easement on rear as shown by recorded map.
- Restrictions as shown by recorded amp.
- Right of way for Alabama Power Company recorded in Real 230, page 813.
- 6. Restrictions appearing of record in Real 253, page 706.
- Agreement with Alabama Power Company recorded in Real 215, page 506.
- Restrictions regarding Alabama Power Company recorded in Real 215, page 505.
- Restrictions as shown by recorded map.

\$100,582.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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B00K 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 sucressors 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**9**] who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of July

ATTEST;

BUILDER'S GROUP, INC.

ALABAMA STATE OF JEFFERSON \ COUNTY OF

a Notary Public in and for said County in said

the undersigned THOMAS A. DAVIS State, hereby certify that a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being BUILDER'S GROUP, INC. 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,

31st day of Given under my hand and official seal, this the

FORM NO LT004