Send Tax Not To: STEPHEN P. FAHY 2106 Royal Fern Lane Birmingham, AL. 35244

This instrument was prepared by

(Name), HOLLIMAN, SHOCKLEY & KELLY ATTYS. 3821 Lorna Road, Suite 110

(Address) Birmingham, AL.35244

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of TWO HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED FIFTY AND NO/100 (\$217,550.00) DOLLARS

SCOTIA CONSTRUCTION, INC. a corporation, 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 STEPHEN P. FAHY and wife, DEBORAH K. FAHY

(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 2302, according to the Survey of Riverchase Country Club, 23rd Addition, Map Book 10, Page 11, as shown in the records of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1992 and subsequent years. Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights excepted.

\$179,550.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

> STATE OF ALA, SHELLEY CO. I CERTIFY THIS T. TRUMENT WAS FILLE

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JUDGE OF PROBALL

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8 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.

FRANK BEATON 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 6th day of November, 1991.

ATTEST:

374me 494

SCOTIA/CONSTRUCTION, INC.

4 STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned authority

a Notary Public in and for said County in said

FRANK BEATON State, hereby certify that SCOTIA CONSTRUCTION, 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 6th

My Commission Expires: 3-10-93

FORM NO LT004