

This instrument was prepared by

Send Tax Notice To:
Steven Mark Denson
3011 Stonehill Circle
Birmingham, Alabama 35244

(Name) Larry L. Halcomb
3512 Old Montgomery Highway
(Address) 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 SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One hundred sixty three thousand nine hundred and No/100 (163,900.00)

to the undersigned grantor, Ray Bailey Construction, Inc., a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Steven Mark Denson & Elizabeth Ann Denson

(herein referred to as GRANTEEES) 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 48, according to the survey of Valley Brook, Phase IV as recorded in Map Book
14 page 84 in the Probate Office of Shelby County, Alabama; being situated in Shelby
County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1992.

Subject to building setback line of 35 feet reserved from Stonehill Circle as shown by plat.

Subject to public utility easements as shown by recorded plat, including a 10 foot easement
on the Northerly and Easterly sides of subject property.

Subject to restrictions, covenants and conditions as set out in instrument(s) recorded
in Real 315 page 960 and Map Book 14 page 84 in Probate Office.

Subject to easement(s) to Alabama Power Company as shown by instrument recorded in Real
333 page 221 in Probate Office.

Subject to covenant releasing predecessor in title from any liability arising from sinkholes,
limestone formations, soil conditions or any other known or unknown surfact or subsurface
conditions that may now or hereafter exist or occur or cause damage to subject property,
as shown by instrument recorded in Map Book 14 page 84 in Probate Office.

1. Deed Tax	\$ 44.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 50.50

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
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\$120,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD. To the said GRANTEEES 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 con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Ray Bailey
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of November 1991

ATTEST:

Ray Bailey Construction, Inc.

By Ray Bailey President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Larry L. Halcomb, a Notary Public in and for said County in said
State, hereby certify that Ray Bailey
whose name as President of Ray Bailey 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 27th day of November 1991

Larry L. Halcomb Notary Public