This instrument was prepared by

SEND TAX NOTICE TOL ROBERT D. THOMAS and MARY G. THOMAS 2608 Bridlewood Circle HelenashAtabamab35080

(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

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

Eighty-Six Thousand Nine Hundred and No/100 (\$86,900.00)-----DOLLARS That in consideration of

a corporation, 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

ROBERT D. THOMAS and MARY G. THOMAS

(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 16, according to the Survey of Dearing Downs, 12th Addition, 2nd Phase, as recorded in Map Book 16, page 17, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year 1992, which are a lien, but not yet due and payable until October 1, 1992.
- 2. 20 foot building line as shown by recorded map.
- 5 foot easement on rear, as shown by recorded map.

Restrictions appearing of record in Real 393, page 138.

- 5. Right of way granted to Alabama Power Company by instrument recorded in Volume 55, page 454.
- 6. Right of way to Southern Bell Telephone and Telegraph Company recorded in Volume 271, page 726.
- 7. Mineral and mining rights and rights incident thereto recorded in Volume 86, page 182.

\$79,920.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-10371

06/05/1992-10371 11:24 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 13.50 DOI HCD

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of the said GRANTEES for and during their joint lives and upon the death of either of the said GRANTEES for and during their joint lives and upon the death of the said GRANTEES for and during the said GRANTEES for an analysis of the said GRANTEES for a 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.

Thomas A. Davis President, IN WITNESS WHEREOF, the said GRANTOR, by its 19 92 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th day of

ATTEST:

BUILDER'S GROUP, INC.

ALABAMA STATE OF COUNTY OF JEFFERSON S

> a Notary Public in and for said County in said the undersigned

Thomas A. Davis State, hereby certify that 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,

29th day of Given under my hand and official seal, this the

19 92 Notary Public