

SEND TAX NOTICE TO:
PHILIP T. HOLTZCLAW
CYNTHIA L. HOLTZCLAW
101 Berryhill Circle
Alabaster, AL 35007

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law
728 Shades Creek Parkway, Suite 120
(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 JEFFERSON } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty-One Thousand Five and No/100 (\$81,500.00)-----DOLLARS

to the undersigned grantor, BUILDER'S GROUP, INC. a corporation,
(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

PHILIP T. HOLTZCLAW and CYNTHIA L. HOLTZCLAW

(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 40, according to Map of Berryhill, 2nd Sector, as recorded in Map Book 14, Page
76, 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. Declaration of Protective Covenants as recorded in Real Volume 347, page 231.
3. Right of way granted to Southern Natural Gas Corporation as recorded in Deed Book 90, page 333; Deed Book 90, page 445; and Deed Book 212, page 313.
4. Right of way granted to Plantation Pipe Line Company as recorded in Deed Book 112, page 364.
5. Right of way granted to Alabaster Water and Gas Board as recorded in Deed Book 278, page 391.
6. Right of way granted to Shelby County, Alabama as recorded in Deed Book 280, page 340.
7. 35 foot building line on East, South and West lot lines as shown by recorded map.

\$74,963.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith. mtg Book 395-556

Inst # 1992-12527

06/29/1992-12527
02:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 13.50

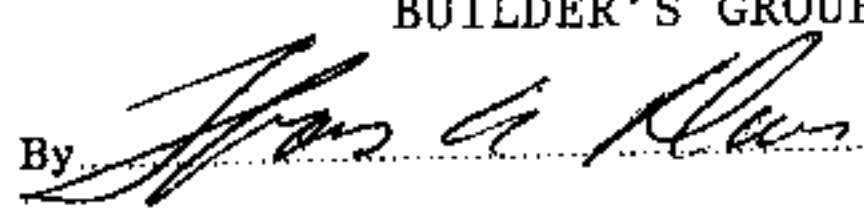
TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for 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.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Thomas A. Davis
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28th day of February 19 92

ATTEST:

BUILDER'S GROUP, INC.

By  President

Secretary

STATE OF ALABAMA }
COUNTY OF JEFFERSON }

I, the undersigned a Notary Public in and for said County in said
State, hereby certify that Thomas A. Davis
whose name as President of 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,

Given under my hand and official seal, this the 28th day of February 19 92


Notary Public