(Name) DAVID F. OVSON, Attorney at Law Alabaster, Alabama 35007

SEND TAX NOTICE TO: BILLY MACK NAUGHER, JR. and CHERYL D. NAUGHER 133 Berryhill Drive

(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-Two Thousand Nine Hundred Eighty-Five and No/100 (\$82,985.00) That in consideration of Dollars

a corporation, 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

BILLY MACK NAUGHER, JR. and CHERYL D. NAUGHER

(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 24, according to the survey of Berryhill 3rd Sector, as recorded in Map Book 16, page 28, in the Probate Office of Shelby County, Alabama; being situated in 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.

Public utility easements as shown by recorded plat, including 7.5 feet

Southwesterly; irregular through lot as shown per plat.

3. Restrictions, covenants and conditions as set out in instrument(s) recorded in Real 347, page 231; Map Book 16, page 28 and Instrument #1992-12193.

4. Easement(s) to Alabaster Water & Gas Board as shown by instrument recorded in Deed 278, page 391.

\$82,985.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-22467

10/06/1992-22467 01:27 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE odi MCD

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.

Thomas A. Davis IN WITNESS WHEREOF, the said GRANTOR, by its President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 25th day of September 1992

ATTEST:

BUILDER'S GROUP, INC.

ALABAMA STATE OF COUNTY OF JEFFERSON

the undersigned

a Notary Public in and for said County in said

State, hereby certify that Thomas A. Davis 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 President of 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 25th

September day of

1992

Notary Public