

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law

(Address) 728 Shades Creek Parkway, Suite 120, Birmingham, Alabama 35209

SEND TAX NOTICE TO:
WILLIAM LATHAM and
MARGARET R. LATHAM
2574 Bridlewood Drive
Helena, Alabama 35080

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 Ninety-Two Thousand and No/100 (\$92,000.00)-----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

WILLIAM LATHAM and MARGARET R. LATHAM

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

SUBJECT TO:

1. Ad valorem taxes for the year 1993, which are a lien, but not yet due and payable until October 1, 1993.
2. A 20 foot building line from Bridlewood Drive and a 20 foot easement along the rear of subject property as shown by recorded plat.
3. Restrictions as recorded in Real Book 393, page 138.
4. Right of way to Alabama Power Company as recorded in Volume 55, page 454.
5. Right of way to Southern Bell Telephone and Telegraph Company as recorded in Volume 271, page 726.
6. Mineral and mining rights and rights incident thereto recorded in Volume 86, page 182.

\$73,600.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-22539

10/07/1992-22539
09:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 25.00

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 2nd day of October 1992

ATTEST:

BUILDER'S GROUP, INC.

By

President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned
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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 2nd day of October 19 92

Notary Public