This instrument was prepared by

JOHN M. CARAWAY, JR. and CHARLENE A. CARAWAY 2614 Bridlewood Circle

SEND TAX NOTICE TO:

(Name) DAVID F. OVSON, Attorney at Law

Helena, Alabama 35080

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

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

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Ninety-Five Thousand Fifty and No/100 (\$95,050.00) Dollars

BUILDER'S GROUP, INC. a corporation, 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

JOHN M. CARAWAY, JR. and CHARLENE A. CARAWAY

(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, Shelby County, Alabama, to-wit: situated in

Lot 13, 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 Circle and a 7.5 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.
- Right of way to Southern Bell Telephone and Telegraph Co. as recorded in Volume 271, page 726.
- 6. Mineral and mining rights and rights incident thereto recorded in Volume 86, page 182.

\$95,050.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-27681

11/20/1992-27681 11:19 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

TO HAVE AND TO HOLD, To the said GRANTEES for Mand Couring 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 17th day of November

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 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,

17th Given under my hand and official seal, this the day of November

1992

Notary Public

NOTARY TUBLIC STATE OF ALABAMA AT LARGE. MY COMMISSION EXPIRES: Aug. 27, 1994. ONDED THRU NOTARY PUBLIC UNDERWRITERS.