This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law

SEND TAX NOTICE TO: STEPHEN C. BUNCH and DENISE C. BUNCH 2601 Bridlewood Circle

Helena, Alabama 35080

LAND TITLE COMPANY OF ALASAMA, 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 and No/100 (\$95,000.00)------DOLLARS

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

STEPHEN C. BUNCH and DENISE C. BUNCH

(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 1, 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, a 7.5 foot easement along the rear and a 100 foot easement running Northeast to Southwest within 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.

5. Mineral and mining rights and rights incident thereto recorded in Volume 86, page 182.

\$90,450.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-27683

11/20/1992-27683 11:23 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.50 BO1 NCD

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 CRANTEES, 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 13th day of November 1992

ATTEST:

BUILDER'S GROUP, INC.

STATE OF ALABAMA COUNTY OF JEFFERSON 5

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 13th

November day of

Notary Public