

This instrument was prepared by

(Name) DAVID E. OVSON, Attorney at Law

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

SEND TAX NOTICE TO:
DOUGLAS S. HARDY and
PAULA C. HARDY
2579 Bridlewood Drive
Helena, Alabama 35080

2198

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-Six Thousand Seven Hundred Twenty-Five and No/100 J.A.D. (\$96,725.00) 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

DOUGLAS S. HARDY and PAULA C. HARDY

(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 20, 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, a 7.5 foot easement on the rear and a 7.5 foot easement on the eastern side 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.

\$91,850.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

1st # 1993-00164

01/05/1993-00164
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11:50

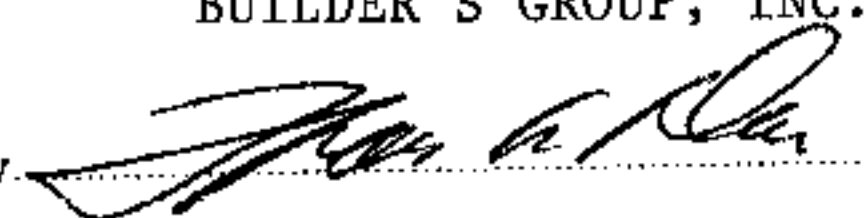
TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for 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 30th day of December 19 92

BUILDER'S GROUP, INC.

ATTEST:

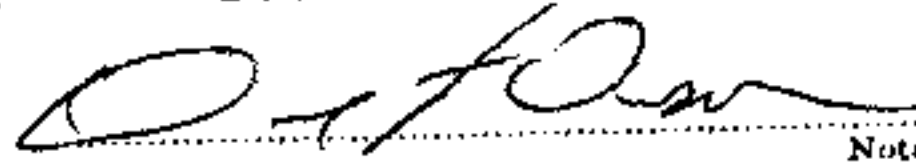
By  President

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 30th day of December 19 92


Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 27, 1996.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.