

This instrument was prepared by

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

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY FIVE THOUSAND & NO/100----
(\$125,000.00) DOLLARS to the undersigned grantor, United Homebuilders, Inc. a
corporation, (herein referred to as the 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 Thomas L. Kreuser and wife,
Nancy B. Kreuser (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:

Lot 6, Sector 2, according to the Map of Apache Ridge Subdivision, as recorded
in Map Book 16 Page 60 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$116,381.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 208 LITTLE FAWN CIRCLE, ALABASTER, ALABAMA 35007

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 it 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, Leonard W. Coggins, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
4th day of January, 1993.

United Homebuilders, Inc.

By: Leonard W. Coggins
Leonard W. Coggins, President

Inst # 1993-00619
01/07/1993-00619
02:47 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 15.50

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Leonard W. Coggins whose name as the President of United
Homebuilders, 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 4th day of January, 1993

Richard D. Mink
Notary Public