SEND TAX NOTICE TO:

BENJAMIN E. LLOYD 2241 Hearthwood Circle Birmingham, Alabama 35242

This instrument was prepared by

(Name) HOLLIMAN, SHOCKLEY & KELLY 3821 Lorna Road, Suite 110 Riverchase, Alabama 35244

> CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS.

JEFFERSON COUNTY OF

ONE HUNDRED SIXTY-SEVEN THOUSAND AND NO/100 (\$167,000.00) That in consideration of DOLLARS

to the undersigned grantor, DENMAN CONSTRUCTION CO., 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

BENJAMIN E. LLOYD and ANN B. LLOYD

(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 Hearthwood, as recorded in Map Book 16 page 27 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1993 and subsequent years.

Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

\$ 158650.00 of the purchase price of the property described herein has been paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst * 1993-07868

03/23/1993-07868 02:47 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOT WCD

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 Henry Denman President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 19th day of March, 19 93,

ATTEST:

DENMAN CONSTRUCTION CO. INC.

ALABAMA STATE OF COUNTY OF JEFFERSON

a Notary Public in and for said County in said the undersigned authority, State, hereby certify that Henry Denman whose name as

President of DENMAN CONSTRUCTION CO. 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 19th

My Commission Expires: 11-25-95

President

FORM NO. LT004