

This instrument was prepared by

Send Tax Notice To: Joe W. O'Neal, Jr.

(Name) DAVID F. OVSON Attorney at Law

name
1833 Stone Brook Lane
address

(Address) 728 Shades Creek Parkway #120, Birmingham, Alabama 35242
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FORTY FOUR THOUSAND ONE HUNDRED THIRTY TWO AND 41/100-----DOLLARS (\$144,132.41)

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 Joe W. O'Neal, Jr. and Ann P. O'Neal

(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-A, according to the map of The Cottages of Brook Highland, as recorded in Map Book 16, page 129, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1994, which are a lien, but not yet due and payable until October 1, 1994.
2. Easements, rights-of-way and restrictions of record.

\$72,000.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1994-19654
06/21/1994-19654
09:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 81.00

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 14th day of June 1994
Builder's Group, Inc.

ATTEST:

STATE OF Alabama
COUNTY OF Jefferson

I, David F. Ovson
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 14th day of

June 1994
David F. Ovson Notary Public

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