

Send tax notice to:

This instrument was prepared by

(Name) William H. Halbrooks  
(Address) 704 Independence Plaza  
Birmingham, Alabama 35209

Terry B. Copeland  
162 Cambridge Lane  
Alabaster, Alabama 35007

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

STATE OF ALABAMA  
COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Fifteen Thousand, Nine Hundred & no/100----(\$115,900.00)  
Dollars

to the undersigned grantor, United Home Builders, Inc. a corporation,  
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the  
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Terry B. Copeland and Tammy R. Copeland

(herein referred to as GRANTEEES) 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 19, according to the Survey of Cambridge Pointe, 2nd Phase, 2nd Sector,  
as recorded in Map Book 18, Page 24, in the Probate Office of Shelby County,  
Alabama; being situated in Shelby County, Alabama. Mineral and mining rights  
excepted.

Subject to current taxes, easements and restrictions of record.

\$110,100.00 of the purchase price recited above was paid from a mortgage  
loan closed simultaneously herewith.

Inst # 1994-27568

09/07/1994-27568  
01:47 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DDI MCB 14.50

TO HAVE AND TO HOLD, To the said GRANTEEES 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 con-  
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said  
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-  
brances,

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 GRANTEEES, 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, has hereto set its signature and seal, this the 2nd day of September 19 94  
United Home Builders, Inc.

ATTEST:

By *Leonard W. Coggins*  
Leonard W. Coggins, its President

STATE OF Alabama  
COUNTY OF Jefferson

I, the undersigned a Notary Public in and for said County in said  
State, hereby certify that Leonard W. Coggins  
whose name as President of United Home Builders, 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 2nd day of September,  
My commission expires: 4/21/96

*William H. Halbrooks*  
William H. Halbrooks  
Notary Public