This instrument was prepared by

William H. Halbrooks, Attorney

104 Cambridge Trail Alabaster, AL 35007

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(Name)

Suite 704, Independence Plaza

(Address) Birmingham,

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

STATE OF ALABAMA **JEFFERSON** COUNTY OF

KNOW ALL MEN BY THESE PRESENTS,

35209

One Hundred Nineteen Thousand Nine Hundred and no/100---- DOLLARS That in consideration of

a corporation. United Home Builders, Inc. to the undersigned grantor, (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

Billy M. Crosby and Glenda F. Crosby

(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 27, according to the 2nd Phase of Cambridge Pointe, 2nd Sector, as recorded in Map Book 18, page 24, in the Probate Office of Shelby County, Alabama.

Subject to Current taxes, easements and restrictions of record.

of the purchase price recited above was paid \$45,000.00 from a mortgage loan closed simultaneouly herein.

... # 1994-30540

10/06/1994-30540 02:21 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 83,50 OOL NCD

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, September who is authorized to execute this conveyance, has hereto set its signature and seal, this the 28th day of

ATTEST:

Unified Home Builders, Inc.

Leonard W. Cogg#

STATE OF COUNTY OF

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 28th

day of