DAME 157 Chadwick Drive

(Name) DAVID F. OVSON Attorney at Law

(Address) 728 Shades Crack Parkway #120, Birmingham, Alabama 38888na, Alabama 35080 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 FOURTEEN THOUSAND FOUR HUNDRED SIXTY FIVE AND NO/100------DOLLARS (\$114,465.00)

to the undersigned grantor, Builder's Group, 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 Richard S. Davis, Jr. and Wife, Cheryl I. Davis

(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 to-wit: in Shelby County, Alabama

Lot 79, according to the Final Plat of Chadwick, Sector 3, as recorded in Map Book 18, page 98, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year 1995, which are a lien, but not yet due and payable until October 1, 1995.
- Easements, rights-of-way and restrictions of record.

\$100,000.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1994-34994

11/28/1994-34994 10:50 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 23.00 OO1 HCD

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 11th day of November Builder's Group, Inc.

1994

ATTEST:

Alabama STATE OF COUNTY OF Jefferson

David F. Ovson

a Notary Public in and for said County in said

Thomas A. Davis State, hereby certify that of Builder's Group, Inc. whose name as President

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

day of 11th

November

Notary Public