

THIS INSTRUMENT PREPARED BY:
Kathryn S. Carver, Esquire
Lange, Simpson, Robinson &
Somerville
1700 First Alabama Bank Building
Birmingham, Alabama 35203

SEND TAX NOTICE TO:
H. Dean Niesen, Jr. and
Amy J. Rudd
161 Chadwick Drive
Helena, Alabama 35080

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of One Hundred Seventeen Thousand Six Hundred Ninety and no/100 (\$117,690.00) Dollars and other good and valuable consideration, to the undersigned Grantor, in hand paid by the Grantees herein, the receipt whereof is acknowledged, BUILDER'S GROUP, INC., an Alabama corporation (herein referred to as "Grantor"), does grant, bargain, sell, and convey unto H. DEAN NIESEN, JR. and AMY J. RUDD (herein referred to as "Grantees"), as joint tenants with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 81, according to the Survey of Chadwick Sector 3, as recorded in Map Book 18, Page 98, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for the year 1995 and subsequent years which are not yet due and payable.
2. 20 foot building line as shown by Map recorded in the Office of the Judge of Probate of Shelby County, Alabama.
3. 15 foot Ingress, Egress and Drainage Easement as shown by Map recorded in said Probate Office.
4. Restrictions as shown by Map recorded in said Probate Office.
5. Restrictions or Covenants recorded in Instrument 1994-19974, in the Probate Office of Shelby County, Alabama but omitting any covenant or restriction based on race, col, religion, sex, handicap, familial status, or national origin.
6. Transmission Line Permit to Alabama Power Company recorded in Real 194, Page 67; Real 103, Page 146 and Real 161, Page 143, in said Probate Office.

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7. Mineral and mining rights and rights incident thereto recorded in Real 196, Page 248, in said Probate Office.
8. Easement to H. Walker & Associates recorded in Real 387, Page 246, in said Probate Office.
9. Agreement and Easement for Storm Water Detention and Sanitary Sewer recorded in Instrument #1992-30926 in said Probate Office.

TO HAVE AND TO HOLD unto the Grantees as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee, and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenant in common.

And the Grantor does, for itself and for its successors and assigns, covenant with the said Grantees, their heirs and assigns, that Grantor is lawfully seized in fee simple of said premises; that said premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; that Grantor will and Grantor's successors and assigns shall warrant and defend the same to the Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, Grantor has caused this instrument to be executed on this the 31st day of January, 1995.

BUILDER'S GROUP, INC.

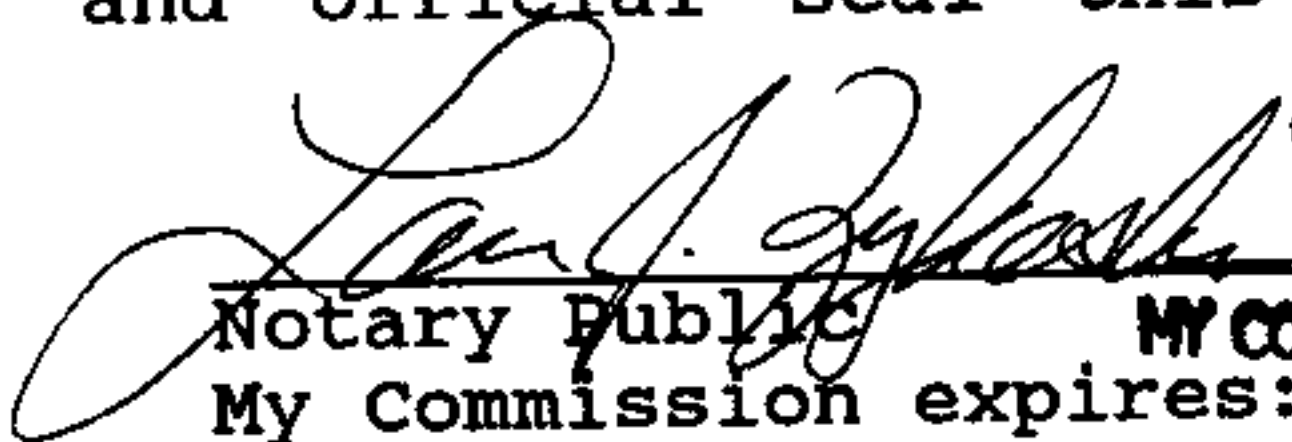
By:  (Seal)
Tommy Davis
Its: President

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Tommy Davis, whose name as President of Builder's Group, Inc., an Alabama 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 31st day of January, 1995.


Notary Public MY COMMISSION EXPIRES MARCH 2, 1996
My Commission expires: _____

Inst # 1995-02756

3

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