This instrument was prepared by

(Name) William H. Halbrooks Rick James Stephens
704 Independence Plaza 92 Spring Road
(Address) Birmingham, Alabama 35209 Pelham, Alabama 35124

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

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF Jefferson

That in consideration of Three Hundred Forty-Four Thousand and no/100-----(\$344,000.00)Dollars

to the undersigned grantor. Cornerstone Building Company, 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

Rick James Stephens and Suzanne Stephens

(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 14, Block 2, according to the Survey of Summer Place, Second Sector, as recorded in Map Book 17, Page 132, 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.

\$284,518.50 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1995-04101

O2/15/1995-D4101
O9:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
68.00

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,
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of January 19 95

ATTEST:

Secretary

Donald M. Acton

President

STATE OF Alabama | COUNTY OF Jefferson

the undersigned

a Notary Public in and for said County in said

Cornerstone Building Company, Inc.

State, hereby certify that Donald M. Acton
whose name as President of Cornerstone Building Company, Inc.
whose name as President of Cornerstone Building Company, Inc.
a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being a corporation, is signed to the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

31st

timen under my hand and official seal, this the

day of

January

19 95.

Notary Public

William H. Halbrooks