This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law 204 Cedar Bend Circle

728 Shades Creek Parkway, Suite 120

KRISTY CAGLE INGRAM

SEND TAX NOTICE TO: #3287

CLIFFORD EUGENE INGRAM and

Helena, Alabama 35080

(Address) Birmingham, Alabama 35209 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO BURVIVOR LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Eighty-Six Thousand Nine Hundred and No/100 (\$86,900.00) Dollars

a corporation. BUILDER'S GROUP, 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

CLIFFORD EUGENE INGRAM and KRISTY CAGLE INGRAM

(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, Shelby County, Alabama, to-wit:

Lot 11, Block 1, according to the Survey of Cedar Bend, Phase I, as recorded in Map Book 17, page 139, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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.

\$86,661.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-08158

03/31/1995-08158 10:08 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 9.00

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.

Thomas A. Davis 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 29th day of March 1995

ATTEST:

BUILDER'S GROUP, INC

STATE OF ALABAMA COUNTY OF JEFFERSON

David F. Ovson

a Notary Public in and for said County in said

State, hereby certify that Thomas A. Davis President of BUILDER'S GROUP, INC. whose name as

comporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being formed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as ect of said corporation,

Given under my hand and official seal, this the 29th day of

March

19 95

Notary Public

ൾ NOTARY PUBLIC STATE OF ALABAMA AT LARGE. MY COMMISSION EXPIRES: Aug. 27, 1996.

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BONDED THRU NOTARY PUBLIC UNDERWRITERS.