This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law Helena, Alabama 35080

728 Shades Creek Parkway, Suite 120

203 Cedar Bend Circle

SUSAN MARIE WELBORN and

SEND TAX NOTICE TO:

MICHAEL TODD FOSTER

(Address) Birmingham, Alabama 35209 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 Eighty-Eight Thousand Five Hundred and No/100 (\$88,500.00) 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

SUSAN MARIE WELBORN and MICHAEL TODD FOSTER

(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 8, 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.

\$ 88,446.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

. 1995-08167

03/31/1995-08167 10:29 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 9.00 QOI MEB

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.

President, Thomas A. Davis IN WITNESS WHEREOF, the said GRANTOR, by its 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 S

I. 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. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being whose name as 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 29th day of

19 95 March Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LANGE.