

This instrument was prepared by
(Name) DAVID F. OVSON Attorney at Law
(Address) 728 Shades Creek Parkway #120, Birmingham, Alabama 35209
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Send Tax Notice To: Robert W. Rowland
name 175 Cedar Bend Drive
address Birmingham, Alabama 35080

STATE OF ALABAMA }
COUNTY OF Jefferson } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED AND NO/100-----
-----DOLLARS (\$89,900.00)
to the undersigned grantor, Builder's Group, 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 Robert W. Rowland and wife, Kimberly C. Rowland a corporation,

(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 15, Block 3, 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.

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

\$85,405.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst. # 1995-20832
08/03/1995-20832
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 13.00

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, Thomas A. Davis who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of July 1995
Builder's Group, Inc.

ATTEST:
By Thomas A. Davis, President

STATE OF Alabama }
COUNTY OF Jefferson }

I, David F. Ovson State, hereby certify that Thomas A. Davis whose name as 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 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 31st day of July 1995

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

David F. Ovson
Notary Public

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