

This instrument was prepared by

(Name) DAVID F. OVSON Attorney at Law

(Address) 728 Shades Creek Parkway #120, Birmingham, Alabama 35209  
Alabama, Alabama 35080

Send Tax Notice To: Robert L. Veitch, III

name

138 Cedar Bend Drive

address

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of NINETY THREE THOUSAND ONE HUNDRED SEVENTY FIVE AND NO/100-----  
-----DOLLARS (\$93,175.00)

to the undersigned grantor, Builder's Group, Inc.

a corporation,

(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 L. Veitch, III and wife, Rose Marie Veitch

(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 4, Block 7, according to the survey of Cedar Bend, Phase 2, as recorded in Map Book 20, page 19, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1996, which are a lien, but not yet due and payable until October 1, 1996.
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$92,894.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-31223

10/31/1995-31223  
08:24 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 9.50

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 20th day of October 1995  
Builder's Group, Inc.

ATTEST:

By Thomas A. Davis, President

STATE OF Alabama  
COUNTY OF Jefferson

a Notary Public in and for said County in said

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 20th day of

October

1995

David F. Ovson

Notary Public

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

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