This instrument was prepared by

SEND TAX NOTICE TO: LYNNE J. FAYET 160 Cedar Bend Drive Helena, Alabama 35080

(Name) DAVID F. OVSON, Attorney at Law 728 Shades Creek Parkway, Suite 120 (Address) Birmingham, Alabama 35209

Corporation Form Warranty Deed - LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS.

COUNTY OF JEFFERSON

to the undersigned grantor,

BUILDER'S GROUP, INC.

a corporation

(i)

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(herein referred to as GRANTOR) in hand paid by the grantee herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto LYNNE J. FAYET

(herein referred to as GRANTEE, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 15, Block 2, 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.

\$86,300.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1995-32280

11/07/1995-32280
03:38 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 13.50

TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or their heirs and assigns, that it 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 GRANTEE, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its authorized to execute this conveyance, hereto set its signature and seal,

President, who is

this the 3rd day of November 1995

ATTEST:

BUILDER'S GROUP, INC.

Secretary

By

President

STATE OF ALABAMA

COUNTY OF JEFFERSON
I, David F. Ovson

November 1995

Builder's GROUP, INC.

ANOTATE OF ALABAMA

A Notary Public in and for said County, in said 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 conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

day of

Givenoint the Brd And And Commission Expires: Aug. 27, 1996.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

November

, 19 95

Notary Public