

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
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Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

BEN JOSEPH PRAYTOR
182 SAINT CHARLES DRIVE
HELENA, AL 35080

Inst # 1996-03738

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVENTEEN THOUSAND NINE HUNDRED and 00/100 (\$117,900.00) DOLLARS to the undersigned grantor, BILL'S CONTRACTING SERVICE, INC. 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 BEN JOSEPH PRAYTOR and TRACEY H. PRAYTOR, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 17, ACCORDING TO THE SURVEY OF ST. CHARLES PLACE, PHASE II, SECTOR III, AS RECORDED IN MAP BOOK 20 PAGE 39 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1995 which constitutes a lien but are not yet due and payable until October 1, 1996.
2. Building setback line of 20 feet reserved from Saint Charles Drive as shown by plat.
3. Public easements as shown by recorded plat, including 10 foot easement on Southeasterly, Southwesterly sides and an irregular easement across the Northeasterly corner.

Restrictions, covenants and conditions as set out in instrument(s) recorded in Inst. No. 1995-20548 in Probate Office.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 233 page 503 in Probate Office.

Restrictions, limitations and conditions as set out in Map Book 20 page 39.

\$112,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take

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as tenants in common.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, 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, unless otherwise noted above; 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, BILL'S CONTRACTING SERVICE, INC., by its PRESIDENT, WILLIAM D. MURRAY who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 16th day of January, 1996.

BILL'S CONTRACTING SERVICE, INC.

By: William D. Murray
WILLIAM D. MURRAY, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WILLIAM D. MURRAY, whose name as PRESIDENT of BILL'S CONTRACTING SERVICE, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 16TH day of JANUARY, 1996.

[Signature]
Notary Public

My commission expires: 5-20-96

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