

CORPORATION WARRANTY DEED

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of TWO HUNDRED ELEVEN THOUSAND TWO HUNDRED TWENTY and no/100 DOLLARS (\$211,220.00) to the undersigned grantor, COVENANT BUILDERS, INC., an Alabama Corporation, (hereinafter "grantor"), in hand paid by the grantees herein, the receipt whereof is acknowledged, grantor, does grant, bargain, sell and convey unto DARRYL BENDER AND SYDNEE BENDER (Grantees"), as joint tenants with rights of survivorship, all of its interest in the following described real estate, situated in SHELBY County, Alabama:

Lot 4, according to the survey of Stonebridge, as recorded in Map Book 20, page 23, in the Probate Office of Shelby County, Alabama.

\$200,659.00 of the purchase price is from a purchase money first mortgage.

Subject to current taxes, all matters of public record including but not limited to easements, restrictions of record and other matters which may be viewed by observation. Mining and mineral rights excepted. 1996 taxes are currently a lien but are not yet due and payable.

To have and to hold unto the said grantees, their heirs and assigns, forever. And grantor does, for itself and for its successors and assigns covenant with said grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise stated above; that it has a good right to sell and convey the same as aforesaid; that it will, and its successors and assigns shall warrant and defend the same to the said grantees, their heirs and assigns forever against the lawful claims of all persons.

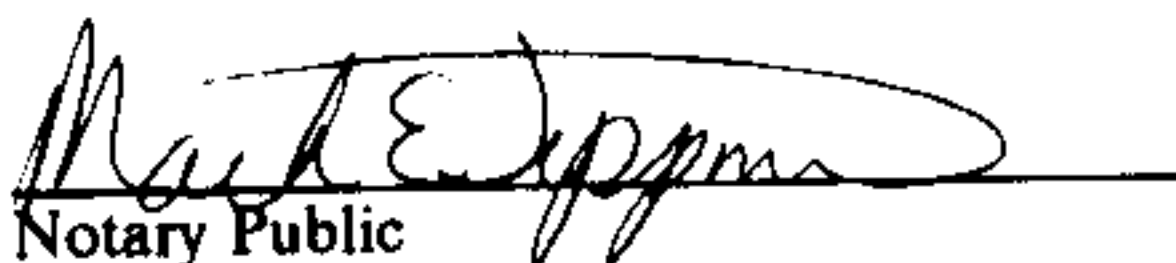
IN WITNESS WHEREOF, H. GARY WILKINS, President, of said COVENANT BUILDERS, INC. who is duly authorized to sign the same, has hereunto set his hand and seal this 26TH day of February, 1996.


H. GARY WILKINS
FOR: COVENANT BUILDERS, INC.

02/28/1996-06383
12:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 DWA 19.30

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, MARK E. TIPPINS, the undersigned Notary Public, in and for said County in said State, hereby certify that H. GARY WILKINS, President of COVENANT BUILDERS, INC., and whose name is signed to the foregoing instrument and who is known to me, being informed of the contents of the conveyance, he executed the same voluntarily for and as the act of COVENANT BUILDERS, INC. with full authority to do so, on the day the same bears date.


Notary Public
My commission expires: 7-23-1997.

Prepared by: Mark E. Tippins, Attorney, 4 Office Park Circle, Suite 215, Birmingham, AL. 35223.

Send Tax Notice to: D. Bender, 113 Bridge Drive, Birmingham, AL 35242